# JOHN BULL

Vol. I. No. 17. | SATURDAY, SEPT. 29th, 1906. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

*The world is a bundle of hay;*
*Mankind are the asses who pull;*
*Each tugs it a different way,*
*And the greatest of all is John Bull*

—BYRON.

**Edited by**
**HORATIO BOTTOMLEY, M.P.**

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etc., etc.

# "JOHN BULL'S" CHRISTMAS-BOX SCHEME.

## £5,000 FOR OUR READERS.

The success of JOHN BULL has been unique. Nothing like it has been known in modern journalism. It is the talk of the trade. The public wanted a change from namby-pamby rubbish, vulgar personalities, ponderous platitudes. The man in the street wanted an organ. JOHN BULL supplied that want.

There are still, however, certain people who, apparently, have not heard of our paper. Otherwise, of course, they would buy it. In fact, they would not be happy till they got it. This state of things must be remedied. How is it to be done? There is but one way—advertising. Now, advertising costs money, whatever method you adopt. Ask any society leader, or politician, or philanthropist. So we have set aside another

## FIVE THOUSAND POUNDS.

How shall we spend it? Here is an idea. We will, at Christmas next, distribute

### ONE THOUSAND FIVE POUND NOTES

amongst the thousand readers who between now and then, in our opinion, render us the best service in pushing the sale of JOHN BULL.

Will you have a try for one? "Yes," you say, "but what am I to do?" We will tell you. Look around and think. Are you in an office or a factory? Well, what about the chap next to you, and the one in front, and the other one, over there! Just say to him, very quietly and sweetly,

**"Have You Read 'John Bull'?"**

And when you go to lunch or dinner, just take the paper out of your pocket, carelessly exposing the title, chuckle over the "Bulls' Eyes," or the "Open Post-Cards," or some other feature, and then, addressing the company generally, ask

**"Have You Read 'John Bull'?"**

Look at that individual, standing at the corner of the street, and that one, waiting for a 'bus, and that other one, in the corner of the car.
Put the question to him,

**"Have You Read 'John Bull'?"**

Then, there is the local newsagent. Ask him about the paper. Ask him to push it for all he is worth. And the bookstall clerk. Ask him to oblige you by placing it in front. Tell him it means a fiver to you. Don't, of course, attempt to bribe him. Simply say you are not greedy or selfish.

Again, when friends come to tea, or you visit them, don't waste time talking about the weather, but come at once to the point—

**"Have You Read 'John Bull'?"**

Then read them a bit from your copy—first warning them not to have any cake in their mouths, for fear of choking, as the jokes are trotted out.

And when you write to your aunt or your uncle, your sister or brother, cousin or sweetheart, just put a "P.S." at the end—

**"Have You Read 'John Bull'?"**

And when the rate collector, or the landlord, or the gas-meter man calls, or the postman, or the dustman, or even the cat's meat man—always the same old question,

**"Have You Read 'John Bull'?"**

Of course, in all these cases, you will follow up by telling what a ripping paper it is; how long the week seems till it comes round—and anything else that occurs to you at the moment.

Don't be disheartened if now and then you get—a rude reply. Remember the story of the young man who told a friend that whenever he found himself alone with a pretty girl, he asked her to let him kiss her. "Surely," said his friend, "you must get a lot of rebuffs?" "Oh, yes," he replied, "but I also get a lot of kissing."

Now go ahead and see what you can do for us.

"But what about that Five Pound Note?" you say. Yes, we had almost forgotten to tell you.

### HERE IS OUR SCHEME.

BETWEEN NOW AND TUESDAY, DECEMBER 18TH, YOU MUST LET US KNOW WHAT YOU ARE DOING FOR US. REPORT TO US AS OFTEN AS EVER YOU LIKE. WE WILL SEND YOU FORMS AND ENVELOPES FOR THE PURPOSE, IF YOU ASK US FOR THEM. BUT YOU NEED NOT USE THEM. ORDINARY LETTERS WILL DO. WE SHALL CAREFULLY NOTE WHAT YOU SAY, AND SHALL ALSO BE HAPPY TO CONSIDER ANY SUGGESTIONS YOU MAY MAKE.

### On MONDAY, DECEMBER 24th,

### ONE THOUSAND FIVE-POUND NOTES

*will be distributed equally amongst the one thousand readers who, in our opinion, have rendered us the best service. Of course, the main test will be the obtaining of new readers. You get them—and we will keep them. But we are aware that, in many cases, it may be impracticable to actually trace the result of your efforts. That, however, need not dismay you. We will judge of your work,* FAIRLY AND GENEROUSLY.

We need not enlarge upon the scores of things which a FIVE POUND NOTE at Christmas time will do. Each reader will work that out for himself. The bank notes will be sent by registered post, the number of each note being carefully taken. They will arrive by first post on the morning of Monday, December 24th—Christmas Eve.

BUT NO REPORT WILL BE CONSIDERED WHICH ARRIVES AFTER TUESDAY, DECEMBER 18TH.

ALL COMMUNICATIONS RESPECTING THIS SCHEME MUST BE ADDRESSED TO

*The Secretary,*
*John Bull, Ltd.,*
*Finsbury House,*
*London, E.C.*

# JOHN BULL.

*Politics without Party—Criticism without Cant;*
*Without Fear or Favour—Rancour or Rant.*

No. 17. Saturday, September 29th, 1906. One Penny.


## NOTICES, &c.

*The Publishing Office of* JOHN BULL *is at* 186, *Fleet Street E.C., where all trade inquiries should be sent.*
*The Editorial Offices are at* 56a, *Pall Mall, S.W.*
*All editorial inquiries* MUST BE MADE BY LETTER,
*All matter appearing in* JOHN BULL, *unless otherwise signed is editorial.*

## TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

## SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

*All business communications to be addressed to the Publisher,* JOHN BULL, 186, *Fleet Street, London, E.C.*


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The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
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## JOHN BULL'S BISCUITS.

AWARD NO. 48.
For stating, at the recent Enquiry into the West Ham Electric Works, that "the losses were more than the profits,"
THE LOCAL GOVERNMENT BOARD INSPECTOR
TAKES THE BISCUIT.

AWARD NO. 49.
For telling us "where to find the Humbert Millions" (see "World, Flesh, and Devil"),
MADAME HUMBERT
TAKES THE BISCUIT.

AWARD NO. 50.
For assuring us that their "financial resources exceed their requirements many times over,"
WARING & GILLOW
TAKE THE BISCUIT.

AWARD NO. 51.
For denouncing cigarette smoking as one of the chief causes of lunacy,
Dr. FORBES WINSLOW
TAKES THE BISCUIT.

AWARD NO. 52.
For filling the positions of caretaker, footman, waiter, butler, page, housemaid, and messenger, an employee of the Girls' Public Day School Trust,
Mr. REGINALD EASTON,
TAKES THE BISCUIT.

AWARD NO. 53.
For stating that La Milo's exhibition at the Pavilion is the only decent item,
Mr. W. T. STEAD,
TAKES THE BISCUIT.

## THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

There was once a wicked absentee Irish landlord. One day his agent wired him, "Tenants threaten to murder me if rents are not reduced"—and the wicked absentee landlord promptly replied, "Tell tenants that if they think they can intimidate me by murdering you, they are very much mistaken." We beg to assure Messrs. Waring and Gillow that no amount of writs against the *Daily Mail* will have the slightest effect upon our nervous system.

Sir William Bull, the burly and popular member for Hammersmith, tells us an interesting story of his ancestor, Dr. Bull, Vicar of Exeter. Being offered by Lord Palmerston the bishopric of Oxford, he replied "I have become so accustomed to signing myself Bull that I do not care now to change to Oxon."

Mr. Keir Hardie makes no secret of his aims. He is going for big stakes, and, being a politician, he will

play without very much scruple. The stakes are a Keir-Hardie Premiership, with the other Government portfolios handed round to his chief partners in the great game. "The struggle must go on," he declares, "until there shall be but two parties in the State—the Socialists and the anti-Socialists." That flings down the gauntlet in the open to Liberals and Tories alike, and the day is coming when it will have to be picked up. We do not blame him. He has become bold with his opportunity. But there are some things which he forgets. The Liberal victory at the last election was a national reaction from ten years of Balfourian mess. Many of the Socialists were carried into Parliament by the impetus of the Liberal rally.

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Supposing, however, that the Liberals justify their lease of power, and rise to the full measure of their great chance, the electors may by no means be disposed to be dragged at the coat-tails of Mr. Hardie, and he may find himself with more birds in the bush than in the hand. "Beware of entrance to a quarrel," says our Shakespeare, "but, being in, bear it that the opposer may beware of thee." Now, therefore, is the Liberal opportunity. Will the Government seize it? If it *does* —well, the present party system will last for another decade. If it does *not*, then is the hour for Keir Hardie and his merrie men—and good luck to them!

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A gentleman named Marley, Mr. Brinsley Marley, to wit, is evidently in the confidence of the exalted. Presiding at a meeting of St. Pancras Tories the other day, he informed them that Sir William Collins, M.P., would probably soon receive a Government appointment; that Tariff Reform was dead; and that as Mr. Balfour had lost the confidence of the party, they must look round for another leader; though, strange to say, he did not suggest Marley. As the *Saturday Review* has pointed out, brilliance in Prime Ministers and party leaders is a quality without which a country cannot remain great very long. Therefore, despite his self-effacement, we hereby beg to nominate Marley for Mr. Balfour's job, such as it is. For Marley is prescient. Marley is in the know. Marley, we wager, has a swelling oratorical bosom. Marley could pale the ineffectual fires of Mr. Walter Long. Marley was not born to greatness; therefore let us thrust greatness upon him. Who he is or why he is—no matter. The country is in need of Marley. That is enough.

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This announcement of the Southport Young Men's Christian Association will cheer all feeling hearts. "No depreciation of spiritual tone is consequent on smoking or billiards by the members." The members say so themselves, and they should know. That they have not fallen from grace while puffing the briar and trying screw-backs into the top right-hand pocket, is little short of marvellous. Evidently it is grit that does it. He who cannot stand temptation can stand nothing.

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Madame Humbert has been telling a French journalist that the Crawford millions are in London. This is the clue. They are near an immense railway station, where trains roll without ceasing all day long. "You go straight forward along a great street full of luxurious shops. You turn to the left and then to the right. You walk a little more than a hundred yards, and they are there." As we have not time to go "there" ourselves, it has occurred to us to offer a prize to all readers of JOHN BULL, independent of rank or state, creed, party, or sect. Any person or persons bringing the Crawford millions to us, intact, by cart, wagon, pantechnicon, lorry, or wheelbarrow, will receive one million pounds reward. Meantime, Madame Humbert will be awarded one of our world-famed biscuits.

Apropos of the Silly Season discussion, "Have we lived before?" none of the correspondents of the *Mail* seems to have considered the question from the view of biological science, which is clearly the way to approach it. They wander, instead, among spirits, dreams, visions and mental impressions. We prefer the bedrock of fact. First, as to the logic of the case. All flesh is grass. Man is flesh. Therefore man is grass. Bullocks, sheep, and poultry eat grass. Therefore they eat man, and man thus becomes bullock, sheep, poultry and other grass-feeding animals. Then bullock, sheep, poultry and such die the death, and man eats himself all over again. Thus the transmigration, not of souls, but of species, goes on for ever and ever. It is not only a marvellous, but an economical process.

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In that wonderful lecture of his on the physical basis of life, Huxley tells an illustrative story in his own inimitable way. He lectures. He sheds protoplasmic substance in the process. He has recourse to mutton, which is dead sheep, and transubstantiates sheep into man. Oh, "if digestion were a thing to be trifled with," he might sup upon lobster, he says, and turn dead lobster into living man; while, if he were to undergo shipwreck, some other crustacean would probably return the compliment, and turn dead Huxley into living lobster. Many a man addicted to lobster has actually eaten some of his dearest relations.

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Mr. John Manson's book about the Salvation Army is beginning to cause a stir in religious circles. People haven't yet quite made up their minds about it, but this delicious extract from the *Methodist Recorder's* review is worth quoting: "If it has happened that by *inadvertence*, or inexperience, *or through any stress of circumstances*, unwise methods of finance have been adopted, we shall hope with confidence that things will soon be put on a sounder basis." What would be said of a city concern which adopted "unwise methods of finance" through "inadvertence" or "stress of circumstances"? The partners would probably be sent to prison. The *Methodist Recorder* must really be more careful in its language.

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For the credit of the "Army," however, it is sincerely to be hoped that "General Booth" will issue an official reply to Mr. Manson's charges. The suggestion of the book clearly is that the "social" work is a delusion and a snare; that the shelters and homes are simply commercial undertakings; that the whole of the property of the Army, estimated at a million sterling, is in the name of the "General," and that the entire institution is simply a huge trading concern. Personally, we should welcome a refutation of these disquieting suggestions. We have always been in sympathy with the "Army," and we don't want our faith disturbed.

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One of the Protestant objections to the Roman practice of confession is that the priest, by his questioning, suggests sins the existence of which may be unknown to the penitent. The "latch-key" vote is responsible for a similar curious inquisition. Young men claiming the privilege of citizenship are invited to assert their independence by smoking in their bedrooms, drinking to excess, and bringing objectionable persons home for the night. What is the National Vigilance Society doing?

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The effect of the legislation restricting the sale of liquor, except in sealed vessels, to children under fourteen has been wholly evil. It has, at the best, merely substituted the adolescent girl for her younger brother or sister as a messenger to the public-house. But there is another and a very serious aspect of the matter. Visit the "four-ale" bar of any "gin palace," and you shall, every night of your life, see women administering

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

poison in the form of alcohol, to babies in arms. It would be just as easy to make the giving of alcohol to a child of tender years, upon licensed premises, a penal offence, as to enforce the existing restrictions. A tipsy man is sometimes a comical sight; a drunken woman is always a revolting spectacle; but what about an intoxicated baby?

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The extreme advocates of "women's rights" should be grateful to Mr. Fordham, who places the sexes upon so perfect a footing of equality as to suggest to ladies the old English means of settling a dispute which has hitherto been regarded as the prerogative of men. Two women came before him and loudly and rapidly told of quarrels over the garden wall. After vainly endeavouring to persuade them to live peaceably, which they declared could never be, he exclaimed, "Perhaps the best thing would be to let you both go into the courtyard and have a fight and square matters." The women declined to accept his offer, and Mr. Fordham refused to grant them summonses. But under what legal authority did the learned magistrate propose to "let" these ladies have a set-to at fisticuffs? It would be a strange development if someone applied for a summons against Mr. Fordham for "inciting to a breach of the peace"!

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Another Registration Court incident. In a provincial town, where the public offices had been conveniently concentrated in a single block, the Revising Barrister was sitting. A young woman arrived and having inquired for the Registration Court, was directed to it. She patiently sat through the proceedings, until at length she was asked her business. "What name?"—"I come for my aunt." "Why doesn't she come herself?"—"She can't, of course; how can she?" "But," interposed the Barrister, "she must come herself if she wants her vote."—"Vote! she don't want no vote," retorted the maiden scornfully. "I come to register the baby!" Perhaps she had unconsciously witnessed many a "baby" being placed on the register.

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Some City gentlemen got nasty pains under their waistcoats through eating bad whitebait the other night. Now, whitebait is not a species of fish at all. It is a name for any and every sort of fish which happen to be small enough to elude the identification of the inexpert. Whitebait, as the majority of diners get it, may be sprats, sardines, and small smelt. With a bit of luck in the way of extra variety, it may be even shrimps, bits of sea-jelly, and sticklebacks. If you should happen on a sand-worm, however, go slowly. Pick where you like and leave the rest. Remember there are other customers to follow you. Don't be selfish.

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Now that the egregious Long, he of the dog-muzzle and the Irish Office, has retired, baffled, before the masterly silence of Sir Antony MacDonnell, whether by tip or choice matters not, Mr. Wyndham has rushed upon the platform to explain that whatever there is marvellous, rare, curious, or quaint about the terms of the appointment of Sir Antony under the late Government, alone he did it. This chivalrous and elegant gentleman calls the gods to witness that the white-souled Mr. Balfour, repository of all the graces and all the virtues, was as innocent of Irish devolution, and all the other heresies hated of Colonel Saunderson, as a new born babe. But Mr. Balfour is mum.

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The last General Election was a rebellion. The next will be a revolution. Take one fact as prophetic. Under the Devonport judgment over 4,000 lodgers were placed on the Occupiers' List one day last week in one parish of Clapham. Including the Battersea portion of the division, this shows a total of 14,000 latchkeyers. Similar additions are being made all over the country. Obviously the key of the political situation is going to be the latch-key.

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The sub-editors of the *Evening News* show a lamentable unacquaintance with the Scriptures. The other day our contemporary had a paragraph to the effect that the officials at the Highgate Police Court have discovered that the new "washable Testaments" supplied by the Middlesex County Council are "minus the Book of Revelations." That this is not a mere slip is proved by the fact that the sub-editors' headline was "Minus Revelations." Of course there is no such book in the Bible. It is "Revelation"; and we may add that "if any man shall take away from the words of the book of this prophecy," various punishments await him. The Middlesex County Council have laid up for themselves a rare heap of trouble.

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The humorists are still about, we perceive. Consider this dialogue at a Poplar inquest. Coroner: "Has he ever threatened to take his life?"—Father: "No fear. No occasion to do that. He was as good a boy as ever breathed."—A Juror: "That's right. Cheer up, old cock."—The Coroner: "Kindly behave."—Juror: "Right ho." That juror probably meant well, but he should be kept off coroner's juries. He is far too blithe a spirit.

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As we have observed before, in reference to the disparity in the news dished up by the various papers, that "You pays your halfpennies and you takes your choice." Thus the *Daily Mail*, the other day, told us that as Count Witte alighted from his motor-car at Bad Soden a man approached and spoke a few words to him in Russian. He was at once "grabbed from behind" (the English is not ours) "by a policeman," but "nothing has yet been disclosed by the police." Now for the *Express*. "The prisoner resisted and fought desperately, but was conveyed to the station by the help of two soldiers. A revolver and a dagger were found in his pockets and a number of compromising papers," etc., etc., etc. Our own information is to the effect that "the prisoner" was an old man, who tried to shake hands with the ex-Minister, and got a cuff on the ear from an over-zealous bobby for his pains.

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Here is another instance—from the *Daily Mail* and the *Evening News*, belonging to the same group:—

*Daily Mail*, Sept. 18.

NORTHAMPTONSHIRE.

UNKNOWN WOMAM DROWNED.

The body of an unknown woman, which had been in the water a considerable time, was found in the River Nene, near Northampton, yesterday. Judging by her clothes, the woman belonged to the working class, and was about thirty years of age. She wore a string of common beads and a brass ring.

*Evening News*, Sept. 17.

WELL-DRESSED YOUNG WOMAN TAKEN FROM THE NENE.

Mr. Harris, a commercial traveller, made a startling discovery to-day. He was walking along the side of the River Nene, when he saw a body floating in the water. He informed the police, who, in dragging, recovered the dead body of an exceptionally well-dressed young woman. Upon one finger was a valuable ring.

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The Rev. J. Copeland Smith is not a candidate for martyrdom. He is not prepared to substantiate his strictures upon music hall management. Being invited by a brother clergyman to affix name and place to his charges, he replies that, having consulted a barrister, he is prohibited by advice from giving specific information. Just imagine a minister of the Gospel declining to expose a sink of iniquity, or to warn his flock from stumbling into it, "on legal advice"! If His Satanic Majesty were only in a position to issue writs for libel, how polite and respectful would Mr. Copeland Smith's utterances be when referring to him!

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

# WARING AND GILLOW, LIMITED.

## OUR REPLY.

On September 18th (just after we had gone to press with our last issue), the directors of Waring and Gillow, Limited issued a circular to their shareholders from which we make the following extract:—

> The attention of my directors has been drawn to certain malicious and unfounded attacks which have been made upon the financial position of this company. I am, therefore, instructed to state to those who are interested in the company that its funds are not merely ample to meet its liabilities, but that its financial resources exceed its requirements many times over, and there is no justification whatever for the libellous statements that have been made.

Here it is stated not only that the Company is prosperous, and that its funds are ample to meet its liabilities, but that its financial resources "exceed its requirements many times over."

If this be so we should like to know why the following writs were allowed to be issued against Waring and Gillow, Limited, in the course of the last three months. They number thirty-five, and are taken from the files at the Record Office:—

| Reference No. | Date of Writ. 1906. | Names of Plaintiffs. |
|---|---|---|
| 1407 ... | Sept. 15 ... | Davis Feather Mills, Ltd. |
| 1165 ... | Aug. 9 ... | Fredk. Parker and Sons, Ltd. |
| 1119 ... | Aug. 1 ... | Mark Feetham and Co. |
| 2745 ... | Sept. 12 ... | Hepburn, Gale and Ross. |
| 2711 ... | Sept. 10 ... | Sidney Robert Hansford. |
| 2699 ... | Sept. 8 ... | A V. Humphries. |
| 1303 ... | Sept. 14 ... | Arnold, Goodwin and Son, Ltd. |
| 1094 ... | July 26 ... | Arrolithic, Ltd. |
| 983 ... | July 4 ... | Alstrom, Chas |
| 3465 ... | Sept. 12 ... | Bacher, Carl (trading as P. A. Walther). |
| 2810 ... | Sept. 14 ... | Cardinal and Harford. |
| 2759 ... | Sept. 8 ... | Cooke, Sons and Co., Ltd. |
| 2615 ... | Aug. 30 ... | W. W. Howard Bros. and Co. |
| 2536 ... | Aug. 21 ... | A. V. Humphries. |
| 2522 ... | Aug. 18 ... | Hart, Son and Peard. |
| 1631 ... | Sept. 14 ... | Johnson Bros. |
| 1599 ... | Sept. 4 ... | Henry Johnson and Sons. |
| 1643 ... | Sept. 4 ... | Johnson and Sons, H. |
| 2439 ... | Sept. 8 ... | Wm. Geoffrey Middleton and Edwin Sidney Grover (trading as, etc.). |
| 1897 ... | July 10 ... | McDowell, Steven and Co., Ltd. |
| 1143 ... | Sept. 11 ... | T. and A. Maylor. |
| 1109 ... | Aug. 31 ... | W. Nightingale and Co. |
| 946 ... | July 25 ... | N. Burt and Co., Ltd. |
| 1763 ... | Aug. 23 ... | Chas. Peacock and Co. |
| 1053 ... | June 28 ... | Rose, Smith and Co. |
| 3272 ... | Sept. 17 ... | The Spottiswoode Advertising Agency. |
| 3136 ... | Sept. 3 ... | Fredk. Storey (trading as Storey and Co.). |
| 3037 ... | Aug. 25 ... | Samuel Elliott and Sons, Ltd. |
| 2281 ... | June 29 ... | In person, Reuben Showler (trading as the Builders' Material Supply Stores Company). |
| 877 ... | June 22 ... | Harold Tunnicliffe. |
| 638 ... | Sept. 15 ... | Theo. Voight and Brown. |
| 617 ... | Sept. 4 ... | Upton and McIlraith. |
| 2321 ... | Aug. 4 ... | White and Sons. |
| 2661 ... | Sept. 15 ... | White and Sons. |
| 2608 ... | Sept. 11 ... | W. Armes and Son, Ltd. |

Now, we put it to any man of sense, would the management of a great trading company allow this bushel of writs to be served if it were true, or anywhere near the truth, that "its financial resources exceed its requirements many times over"?

Further, we find:—

1. That the debentures of the company do not necessarily constitute a first charge upon the building in Oxford Street. Their security, according to the prospectus of July, 1905, is a specific first mortgage "on freehold and leasehold properties of the company (note the omission of the word 'all,' or 'the') and a floating charge on all the other assets of the company present and future; the company being precluded from creating any mortgage or charge *on such last-mentioned assets*, ranking in priority to, or *pari passu* with, the stock."
2. It would be interesting to know how far this charge left the directors free to exclude from the security the premises in Oxford Street, and to mortgage any of its other leasehold or freehold premises in priority to the debentures.
3. It is generally understood that Waring and Gillow hold the bulk of the ordinary shares of Hampton's, which they acquired in 1903 "for the purpose of developing the business." Is it not the fact that they have since disposed of the major portion of these shares?
4. Have not a large block of Waring and Gillow's shares been recently placed with the London and Paris Exchange in the name of their nominees, Messrs. W. Martin and Arthur Shirley, of Basildon House, E.C.?
5. Why have the large block of shares held by the Union of London and Smith's Bank been recently transferred?
6. The same with regard to the shares recently standing in the name of Barclay's Bank?
7. And why have Messrs. John William Waring and Samuel James Waring, junr., recently transferred large blocks of their shares?

Upon these points we are entitled to ask the following questions:—

1. What liquid cash had the company in hand at the date of the last balance-sheet and at the date of the meeting? And why was the amount concealed under the heading of "Cash and Investments"?
2. What mortgages or other charges exist in front of debentures?
3. Why, if the ordinary stock of Hampton's was acquired "for the purpose of developing the business," has much of it been transferred? And upon what terms has it been so transferred?
4. What have been the exact relations between either the company or the directors with the London and Paris Exchange, and upon what terms have large blocks of shares been disposed of to that firm?
5. For what purpose were blocks of shares lodged with various banks, and by whom?
6. What is the holding of the directors to-day?
7. What are the present "financial resources" of the company, and by what means, and from whom, and upon what terms have they been acquired?

For aught we know, Waring and Gillow, Limited, may have succeeded in getting the assistance necessary to pull them through, or may succeed in getting it. We hope they have, or will. But whether they have, or if they do, is beside the point of our criticism, which is that in adopting the form of accounts to which we called attention and in telling their shareholders at the recent general meeting, and again in their circular quoted above, that all is well with the Company, they have not acted with that candour shareholders, and creditors, and the investing public generally, are entitled to demand, and have, on the other hand, fully justified our comments.

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### The Metropolitan District Railway.

The decision of the directors of the Metropolitan District Railway Company to raise fares has been followed by a loud and persistent protest from travellers upon the line. So much nonsense has been talked about this matter that it may be useful to recall the facts.

The bottom facts are these:—(1) Since the electrification of the line, and the reduction of fares, the company has been losing at the rate of £100,000 per annum. (2) The enhanced rates charged by the company are much below those which they are entitled by Parliamentary enactment to charge. (3) The present rates are considerably lower than those ruling before the electrification of the line, and the many other improvements made by the present management. (4) The workman pays .65d. per mile, and it costs 1.22d.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

per mile to carry him. It follows from these facts that unless the position is changed for the better the company must ultimately go into bankruptcy, and the talk about compelling it to return to the reduced fares it charged for a time is nonsense, unless, indeed, Parliament, which is omnipotent, chooses to compensate it for exceptional treatment that would compel the company to run its trains at a loss.

The argument used in defence of compulsion is that railway companies are public institutions, enjoying a monopoly which places them under obligation to the State, and that large towns have grown up in the suburbs consequent upon their inhabitants being able to get to them by the District Railway at certain rates. The second argument will not bear examination, seeing that the reduced rates were only in force for a very short time, and as to the argument of monopoly, so long as a railway company does not charge in excess of the schedule laid down by Parliament the State has no right to interfere.

But whilst the talk about putting pressure on the Board of Trade to compel a return to the lower rates is nonsense, and dishonest nonsense, it does not follow that the company has been wise in raising rates—at any rate it is not certain that this raising of rates might not have been avoided. It may be said in passing that the experiment appears to be succeeding. Last week, as compared with the previous seven days, there was an addition of £500 to the revenue, and it is quite likely that experience will justify the directors' forecast of the result of the change. The raising of railway rates, more especially on a line which carries to their daily business so many of the comparatively poor, is always to be deprecated if it can be avoided, and a correspondent of the *Times*, who is an expert, submits various facts which go to show that this raising of rates might have been avoided. In the first place he points out that on the District Railway last half-year, the trains on the average consisted of nearly four cars, representing a seating capacity of, say, 175, yet the average number of passengers for each train mile run was only 27½. Again, the District cars are about 50 feet long, and seat rather less than 50 persons, a train of six seating 290, but a carriage of the same length fitted with ordinary compartments and side doors would hold 80 persons. A train of six would, therefore, hold about 450 passengers, allowing for a guard's compartment at each end. Or if the space per passenger were calculated on the old third-class carriages of the District Railway the accommodation could be increased to nearly 600. The open cars again are costly to work. Gatemen or conductors are required between each, and the crew of a train, including the driver, is equal in number to the number of cars. The steam trains required only a driver, a stoker, and two (sometimes only one) guards. The additional labour for working the electric trains, according to Sir George Gibb, costs £20,000 a year. If compartment carriages had been adhered to this expenditure would have been avoided. Possibly even some economy might have been effected by making a train crew consist of three as a maximum, one driver and two guards.

It would seem, then, that the company might have avoided the raising of rates if only they had regulated train mileage in accordance with the accommodation of the traffic to be carried, and had adhered to compartment carriages instead of the type of car selected for the present service.

## The Bank Rate.

The Bank rate was not advanced last week, although one very positive dealer in the Consol market on the Thursday morning was willing to bet 2 to 1 that it would be fixed at 5 per cent. The subsequent action of the Bank directors in notifying the market that the rates for the market for advances are now 4½ and 5 per cent. gives warning that a further rise in the Bank rate is probable immediately. However, the difficulties which surround the London money market are purely temporary, and are not the outcome of unsound financing here. They are merely customary autumn phenomena—and will pass away as we get into the winter. Consols, now at practically their lowest point for recent years, should be a good purchase to hold for the spring.

## MARKET KEYNOTES.

The wrangle between J. B. Robinson and Lionel Phillips, of Eckstein's, over labour recruiting grows interesting to those who are not "bulls" of Kaffirs. Both the Eckstein and Farrar groups are pro-Chinese; the rest of the Rand houses appear tired of the terribly expensive experiment.

The *Briseis Tin* manager denies that the fall in the shares is justified by adverse developments. Perhaps the legatees of the late chairman are, in their wisdom, unloading. The shares intrinsically are not worth even 13s.

The *Dolores* is a Mexican property now in the development stage, which promises to prove in time a second Esperanza. It has, at least, a most capable manager in Mr. Farish. That is half the battle.

What is the matter with *Spasskys?* Every account lately they have jumped about between 5½ and 6½. The trouble appears to be in the market, but someone may know what those "independent expert" reports will contain.

Formed five years ago to work Norwegian iron ore deposits by certain Edison processes, the *Dunderland* Company has only now started producing. The capital has gradually increased to £2,250,000, and now another £250,000 are to be issued. With the strongest directorates, prospectus estimates are difficult to live up to.

The *Sheba* has paid no dividend for eight years, but it has had better times, being the only Barberton property that has ever made a show of success. As at the end of June £23,000 is carried forward, and current profits suggest that 1s. dividends should be resumed shortly. The shares are not dear at 8s.

## NEW ISSUE.

### TREITZ GOLD FIELDS, LIMITED.

An explanatory document with respect to this undertaking has just been published. It is issued by the company to existing shareholders only and not for the purpose of obtaining applications for any portion of its capital, the total issued amount of issue having already been subscribed." The nominal capital is £600,000, in shares of £1 each, and of these 500,000 shares, credited with 14s. paid up on each share, have been issued to the Siberian Mines, Limited, the vendors, in payment of the options acquired over certain properties, the Preobragensk and Alexandrovsk Gold Mines, situated in the Orenburg Province of South-Eastern European Russia. The combined area of these mines is about two square miles, and the property is held by the owners on perpetual lease from the Government. The whole of the 500,000 vendor shares have now been paid up in full, and provide £150,000 for working capital, including purchase of the property. The remaining 100,000 shares are held in reserve, and provision will be made thereout for further developments and plant. The Preobragensk Mine is said by the owners to have produced 8,000 ounces of gold per annum, and the Alexandrovsk Mine on an average of 5,000 ounces of gold per annum, making together a gross revenue of about £45,000. The present profits are said to be about £25,000 per annum from the two mines, which treat about 27,000 tons per annum. The present methods of working are very crude, and by increasing the tonnage of ore milled, and by improving the cyanide extraction process, the profits per ton should be considerably increased. It is intended to develop to the extent that will warrant the erection of 150 to 200 stamps to crush about 225,000 tons per annum. The ore is expected to give a return of 30s. per ton. Working costs with the present primitive methods are put by Messrs. John Taylor and Sons at about 16s. per ton, but, having regard to the experience of the present owners, the directors say that "there is every reason to believe that even with a more expensive staff the working costs would not exceed 12s. per ton," which would give a profit per ton of about 18s., or £202,500 per annum, allowing for 300 working days in the year. The chairman of the company is the Hon. Arthur Stanley, M.P.

## INQUIRIES.

HOMES ASSURANCE CORPORATION.—J. H. B. (Walworth).—Yes.

LIMA RAILS.—F. T. (Westbourne Park).—We should sell and cut the loss.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—C. B. (Cliasold Park).—See our reply to F. B. Thank you for your good wishes.

LIVERPOOL STATE BANKING CORPORATION:—J. A. (New Ferry).—We are obliged to you for directing our attention to the report of the Liverpool Official Receiver upon this concern. It reveals a very scandalous state of affairs, but a common one, we fear, with these bond companies.

LIPTON ORDINARY.—WELSHMAN (Birmingham).—We should prefer another selection. The company is not doing as well as it was. There is less vigour and initiative in the management.

SOVEREIGN SICKNESS, ETC., CORPORATION.—A. T. (Essex).—(1) You do not tell us what you want to know with respect to the company. We return the card. (2) No doubt the prospectus you send us of the Nugget Sporting Agency Company, Limited, is "genuine" enough, but we cannot recommend you to risk your money in a concern of the kind.

INSURANCE OF LIFE.—ENGINEER (Chorley).—We will look into the matter and reply in our next issue.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

Atchison.—The report is just out. It indicates a very satisfactory position. At the present quotation the 4 per cent. dividends yield £3 14s. 11d.; but dividends are likely to be increased to 5 per cent., or possibly 6 per cent.

Outside Brokers.—Observer (Lewes).—(1) You should have nothing to do with the company to which you refer. (2) The Mabira Forest (Uganda) Rubber Company has been formed to lease and work lands in Uganda said to have a very large number of rubber trees which have reached the tapping stage. If the statements of the prospectus are anywhere near the truth, the company should pay big dividends in the course of the next few years.

Eastleigh Mines.—J. (Girvan).—(1) You would run the risk of throwing good money after bad. (2) We see little likelihood of any considerable advance in the present price of Consols, and none at all of their recovering to the figure at which they stood some years ago.

All Risk Policy.—J. B. (Birmingham).—You can get an All Risk Policy to cover jewellery against fire, damage, loss, burglary, larceny, theft, at a rate of 21s. per cent.

British Alliance Fire Insurance Company.—D. R. (Bishopsgate).—We have no knowledge of this company. If you wish to insure you should go to one of the leading offices.

Guarantee of Policy.—S. R. (Trent).—In answering your questions last week, we said we did not know of any British company that would guarantee the face value of policies in American Life offices. For the moment it escaped our memory that the General Accident, and the Premier, issue a policy at the rate of 2s. per cent. per annum, which undertakes to guarantee the face value of the policies in American Life Offices.

Liverpool Victoria Legal Friendly Society.—F. B. (South Shields).—It seems to us that the directors have sound reasons for asking the members of the society to consent to its conversion into a Joint Stock Company. It is an unusual course to recommend, but then the position of the Society is very exceptional. It has grown from an accumulated capital of some £2,000 in 1880 to £2,750,00 in the present year, and the directors are able to say a good deal in support of their view that the society has outgrown its original mission. Undoubtedly it is under inconvenient limitations as compared with insurance companies. A limited company has only to put up £20,000, and it can insure for an unlimited amount. As a Friendly Society, the Liverpool Victoria Legal Society is precluded from exceeding assurances of £200. Then again, under the Limited Liability Companies Acts, there are no limitations as to the amount that may be spent in development. Members have the right to insist that any changes made in the constitution of the society shall not imperil their claims upon it, and they would seem to be fully safeguarded, as the whole of the moneys will be set aside as trust funds of the Liverpool Victoria Legal Friendly Society, and Sir Edward Brabrook, late Chief Registrar of Friendly Societies, has been added to the existing trustees. Every member of the society has the opportunity of becoming a shareholder in the new company, and, failing that, he can vote at every annual meeting, provided he makes application 12 months from the date of conversion. Whilst, therefore, we can understand your preference, and that of many others, for the *status quo*, we think your fears are without foundation, and that the directors have sufficient grounds for advocating a change, which we do not doubt will be supported by an adequate majority.

Measures Brothers, Ltd.—H. T. B. (Highgate).—It would be a rather speculative purchase, and we should be inclined to advise you to make another selection.

Woolwich Building Society.—E. R. (Plymouth).—The society is one of long standing, and, so far as we know, is quite sound.

National Mutual Life Association of Australasia.—G. F. C. (Liverpool).—We fear you are one of that numerous section of the community who do not take the trouble to ascertain the conditions under which they insure, or accept, without remembering the tendency to exaggerate the statements of canvassers. You say that when you insured with this company you were told by the local agent that you could have your money back if ever you wanted it. If you had given the matter a thought it would have been obvious to you that that an insurance company resting its business on a sound basis could not give an undertaking of that kind. You say that you have paid in £38 odd in a period of five years, and that the Association offers you a surender value of £14 10s. That offer seems a reasonable one, and does not justify indignant letters such as you appear to have been writing to the management. As to whether you should take the offer or not, that must depend upon the urgency of your need for money, and the terms upon which you can get it elsewhere.

Charing Cross Bank.—F. W. T. (Stamford Hill).—We have no reason to suppose that the money would be other than safe. We refer you to more detailed answers to be found in previous issues of "John Bull."

Horden Collieries.—S. D. (Castle Eden).—We cannot undertake to put you into communication with the person you name.—We return you the two stamped envelopes.

Safe Investment.—You ask us how to invest "a small sum of £30 to £60 so as to bring in say 4 to 5 per cent." You might buy Bovril Cumulative Preference, which would give you at present price about 4½ per cent.; Jay's Cumulative Preference, which would give you about the same, or Weldon's Cumulative Preference which would give you a trifle more.

Canadian Life Insurance Company.—H. Y. Z. (Plaistow).—We suppose you mean the Canada Life Assurance Company, established in 1847. If so, it is a highly respectable company, having for the chairman of its British Board of Directors, Sir John Kennaway, Bart., M.P. We thank you for your pleasant reference to "John Bull."

London Motor 'Bus Company.—H. S. D. (Willesden Green).—We should be inclined to hold, but of course motor 'bus companies are at present faced by exceptional difficulties, and by very severe competition.

R. Waygood and Co., Ltd.—Constant Reader (Liverpool).—Yes, we think so.

State Fire Insurance Company.—Tempest (Liverpool).—We should be disposed to follow the advice given to you by your Liverpool friend.

Liverpool Victoria Legal Friendly Society.—L. S. (Walworth).—The reasons given by the society for desiring to change its *status* seem sound. The society is of deservedly high reputation.

Loan of £50.—T. E. D. (Bromley).—If the stock to which you refer is that of a dividend-paying concern, you ought to have no difficulty in raising £50 upon its security. We think you would have difficulty in doing so upon the other securities you mention.

Charing Cross Bank.—W. R. (Harrogate).—(1) We cannot say more than we have said before as to deposits with this institution. So far as we know, it is financially sound, and we have never heard of any default being made in payment of interest or principal to depositors. (2) We should advise you to keep the "£50 to £100" where it is. The difference in interest between what you get and what you might get, having regard to security, is hardly large enough to make change worth while.

Charing Cross Bank.—A. C. A.—If you refer to our answer to J. W. S. in our last issue, you will find the reply to your question.

Insurance Company.—R. K. (Leeds).—We do not think you need fear other than good treatment from the company to which you refer.

Outside Brokers.—W. C. S. (Liscard).—These people are like the rest of the fraternity, and—better avoided. We thank you for your kindly references to "John Bull."

Investment of £100.—Turnberry (Girvan).—(1) The two cotton shares you name represent good investments of the somewhat speculative sort, but we should prefer the Debenture stock which, at its present price, gives a return in the one case of about 4½ per cent., and in the other of 4 per cent. (2) We should prefer a good industrial share to the suggested deposit.

## JOHN BULL IN THE COURTS.

*[We only undertake to answer short legal questions in this column. In all cases where complicated questions involving the consideration of documents are put to us a fee of 5s. must accompany the inquiry.*

### M.P.'s Bankruptcy.

In view of the possibility, though not, it may be hoped, probability, of Mr. Havelock Wilson, M.P., being made a bankrupt, it may be interesting to note the law as it affects bankrupts in Parliament. They have six months' grace. By the Bankruptcy Act, 1883, Sec. 32, 33, if a member of the House of Commons is adjudged bankrupt, he is incapable of being elected to, or sitting, or voting in the House, or on any committee thereof, until the adjudication is annulled, or until he obtains from the Court his discharge, with a certificate to the effect that his bankruptcy was caused by misfortune, without any misconduct on his part. If the disqualifications imposed by the Act are not removed within six months from the date of the order the Court is required to certify the bankruptcy to the Speaker. The seat of the member thereupon becomes vacant, and if the House be then sitting, a new writ is issued. As no penalty attaches to a bankrupt for sitting and voting, and as no official notice of his bankruptcy is required to be given to the Speaker for six months, a bankrupt member may sit with impunity, unless the House take notice that he is incapable of sitting and voting, and order him to withdraw. The disqualification created by the Bankruptcy Act, 1883, Sec. 32, is by the Bankruptcy Act of 1890, Sec. 9, limited to the term of five years from the date of a discharge under either Act.

### LEGAL ANSWERS.

Mack (Manor Park).—You cannot withdraw unless the vendor consents to release you, and he will not do this until the money is paid, or secured to him, or some other person is found who will act as surety.

Anxious (Lincoln).—Your best course is to apply to the Registrar for information as to how the matter stands. The order will not be automatically discharged, and you must make an application to have it closed. If the amount directed by the order to be paid has been paid, you will get the discharge, but if not the Judge may make a fresh order under County Court Rule 17.

W. St. J. S.—The only formality would be to change the entire board and leave the new directors to do the rest.

"Starter."—(1) A Chairman wilfully destroying a minute book would be liable to heavy penalties. (2) Every director is entitled to see the minutes or have them read to him. (3) If the shares are issued for good consideration they are sufficient for directors' qualification. (4) It would be the duty of any director cognisant of the facts you mention to communicate them without delay to the shareholders.

Green (Acton).—The agreement for the lease is good enough, but you may want to sell, and it is better that you should take up the lease now.

Maligned.—You do not seem to have agreed to give notice to expire at quarter-day, and therefore your notice was good as from the date on which you gave it. As you still owed £2, the landlord did not state what was not true, and you have no right of action. You may not remove trees or shrubs.

Junius (Battersea).—If it was agreed that £5 should be paid to induce the landlord to accept a surrender of the premises, the landlord is entitled to sue for that sum.

Embarrassed.—A marriage made in France holds good in England, and, indeed, all over the world; but unless the parties become domiciled in England, our courts will not exercise any jurisdiction in regard to divorce, and in any case will only grant divorce for reasons good in English law. Incompatibility is not a ground for divorce here.

W. W. (Barnsbury).—The boarding-house keeper is liable for the theft by her servant unless she had disclaimed responsibility for valuables delivered in this way.

G. N. (Whitehaven).—You can plead the Gaming Act, and no doubt succeed, but is it honourable under the circumstances to raise it? We don't think so.

L. M. (St. Peter's Port).—Many companies have been registered under the Guernsey Law, and there is no valid objection that can be raised. In the case you mention, naturally the company was registered there, dealing, as it does, with local business.

Dispenser (Brighton).—In our view he would be liable under the 1868 Pharmacy Act if he did so.

J. M. (Settle).—You can do nothing until you take out letters of administration.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

# THE POSITION OF THE POST OFFICE SAVINGS BANK.

## II.—DISTURBING FACTS.

By JESSE QUAIL.

*[Mr. Quail continues his searching examination of the finances of the Post Office Savings Bank, commenced in our last issue.]*

Mr. Gladstone, who established the Bank, pointed out many years afterwards that the Trustee Savings Banks previously existing "cost money to the State." On the other hand, "the Post Office Savings Banks bring in a revenue" (Morley's "Life of Gladstone," Vol. 2, Page 52). For some half-dozen years this has been no longer true. The Post Office Savings Bank appears now to cost more than the Trustee Savings Banks. The report of the Committee of Inspection of Trustee Savings Banks for the year ended November 20th, 1904, showed on their working a net surplus of income over expenditure of £36,687; and on Capital Account, a margin, or surplus of assets over liabilities, of £1,228,796; this, however, being subject to certain outstanding expenses and adjustments not shown in the return, but presumably of small amount. Are we to conclude that in these latter days the Trustee Savings Banks are better managed than the Post Office Savings Bank? In former years an annual deficit was a feature of the Trustee Banks, and the discredit is now shared by their greater State rival. Mr. Gladstone, in bringing forward his measure of 1861 for the establishment of the Post Office Savings Bank, said:—"It would be absurd for the Government and Parliament, even for the purpose of encouraging provident habits among the poor, to make the working classes pensioners of the Exchequer." This view, by the way, is apparently no longer held by Social Reformers.

A recent defender of the Post Office Savings Bank (Mr. W. A. Tinnock) has written: "The solvency of the Post Office Savings Bank depends, not on the price of Consols, but on the ability of the Government to return the amounts deposited to depositors when required." But this writer confuses the solvency of the State, which is one thing, with the solvency of the Post Office Savings Bank, which is quite another. Of course, in the last resource the Government would have to find the money, even if, in order to do so, they had to wring the last penny owing the depositors out of the taxpayers' pocket, by putting an indefinite number of pennies on the income tax. Equally of course, so unpleasant a contingency ought to be put beyond the bounds of possibility by placing the Post Office Savings Bank on a solvent and self-supporting basis.

One view taken of the deficiency in assets is that the Government have neglected their statutory obligations by not dealing with it. The Savings Bank Act, 24 and 25 Victoria, chapter 14, Section 6, enacts—

> "If at any time the fund to be created under the authority of this Act by the investment of the deposits shall be insufficient to meet the lawful claims of all depositors, it shall be lawful for the Treasury, upon being duly informed thereof by the Commissioners for the Reduction of the National Debt, to issue the amount of such deficiency out of the Consolidated Fund of the United Kingdom, or out of the growing produce thereof and the Treasury shall certify such deficiency to Parliament."

And the Savings Bank Investment Act of 1863 (26 and 27 Vict., c. 25, Section 7) provides, as regards Trustee Banks—

> "If it shall appear upon such balance-sheet that the amount at the credit of the said account is insufficient to meet their liabilities as therein set forth, and the Commissioners of Her Majesty's Treasury shall be satisfied thereof, the said Commissioners shall by warrant under their hands declare the amount of such deficiency to be a charge on the Consolidated Fund of the United Kingdom."

For five years such a deficiency appeared in the balance-sheets, augmenting each year, but instead of meeting it in the way directed by the law, the late Government simply asked for and obtained permission to cover it up by discontinuing the publication of the balance-sheets. Their Chancellor of the Exchequer stated that the contingency contemplated in the Act of 1861 had not yet arisen, and apparently the time and occasion for making an order on the Consolidated Fund to clear off the deficiency is left by the Act to the judgment of Ministers. But the liability ultimately falling on the taxpayers remains. The deficit on the working of the Fund has to be made good by a grant; the capital deficiency is left untouched.

It will be understood that the capital deficiency on Savings Bank account and the loss on working are two separate matters, though both are due in some measure to the same causes. The first is perhaps not so serious a deficit as the second. For a rise in the price of Consols towards par would wipe out the shortage in value of the assets, but it would not directly affect the loss in working. The period of unsound finance, the effects of which are now being felt in the fall in value of the Savings Bank securities, occurred in the years previous to the Boer War, when booming markets raised the price of "the premier security" to a higher figure than it had ever reached before. There was then a reckless buying of Consols with the funds of the Savings Bank, at inflated prices. Large blocks were purchased when the price was £111 and £112 per cent. In six years £45,000,000 of Consols were bought at an average price of £107.73. Then came the Boer War, and a long period of reaction. Consols and all "gilt edged" stocks fell in price more rapidly than they had previously risen. Having bought at a high price, the Government were obliged to sell at a low, so reversing the rule of successful investment. Parcels of Consols were sold on Savings Bank account when the price had dropped to £90. During 1904 the Post Office sold £1,665,000 at an average price of £87 18s. 1d. If these were bought at the average price paid between 1894 and 1899, there would be an actual loss to the State on this transaction alone of £333,000 — a loss which cannot be recouped. And the fact that such sales of Consols have taken place at various times during the last year or two would seem to indicate that the doubts about the stability of the Post Office Savings Bank had affected many depositors, and that the Department had been obliged to realise some of its holdings to pay them out. Whatever the cause, the Postmaster-General's statements show that the amount of the new deposits has decreased, and the number and amount of the yearly withdrawals have increased since 1901, although last year there was a slight improvement in these respects.

*(To be continued.)*

### THE REASON.

I have no love and thus I miss
Love's tender-sweet attention.
Yet I have not heart to kiss
Some ladies I might mention.
You ask what do I fear? 'Tis this,
The druggist's red invention.

VERA CANUTE.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

# AMONG THE BOOKS.

By Frank Harris.

[Mr. Frank Harris, *our brilliant literary and dramatic critic, reviews three recent volumes.*]

I have read three books this week, and all of them are worth mentioning. They might be labelled good, better, and best ; but even this comparison does more than justice to the first and less than justice to the third. The interval between them stretches from fairly good ordinary work to work that belongs to literature and deserves to live. The books are "Audrey, the Actress," by Horace Wyndham (Grant Richards); Wilhelmina in London," by Barry Pain (Long); and "The House of Cobwebs," by George Gissing (Constable).

## "Audrey, the Actress."

This book of Mr. Wyndham's is a commonplace story of a young woman who takes to the stage, goes on provincial tours, and, of course, wins to success and a happy marriage. There is no inspiration in the book, no breath of passion or intense feeling, but it is written with much knowledge of "the profession" : I had almost said with too much knowledge, for the wax of knowledge must be proportioned to the wick of passion, or else there will be no light. It is all pleasant, conventional, tame; but it is better written than three out of four books that one meets. I don't mean by this that there is any style in it; but the man knows the grammar of his art and does his work carefully.

## "Wilhelmina in London."

This book is in another category. It is rather a collection of episodes than a story; the only continuity in the book, indeed, is to be found in the character of the heroine, or perhaps I should say the name of the heroine, for character from a writer's point of view she has none. Wilhelmina is more like a boy than a girl. Of course, we know that all boys have something of the girl in them, just as all girls have something of the boy. There is no more pleasant and tantalising study for the writer than to paint one of these women with certain masculine characteristics or one of the men who are gifted with feminine impulses and sympathies. But Wilhelmina has no complex character of this sort; she has cheek and self-reliance, and nothing more. These two boy qualities scarcely suffice of themselves to make her interesting or to endow her with individual life; she is, indeed, a mere label. Nor are the episodes through which she moves typical in any way of our London life, though the scene is laid in London, nor do they grave themselves in the memory by happy accident of any sort ; yet they are interesting because they are peculiar and unexpected, just as Wilhelmina herself excites momentary interest because her courage and self-reliance are unexpected.

But the little stories are excellently told; there is a neat finish about them which is like the varnish of a great painter ; and the English is bright, easy, adequate, even more than adequate.

Mr. Pain leaves me with the impression that he should be doing better work than this. "Wilhelmina in London" seems to me to be a little series of pot-boilers which Mr. Pain has thrown off for some of the monthly magazines, and then strung together like beads on this slight string of Wilhelmina's name. If this is not so, if "Wilhelmina in London" is intended as a serious book, then we have once again a man who can write, who is master of his instrument, but has nothing whatever to say of interest to any son of man; and as for the voice, well, the voice is never noteworthy unless the message is important.

## George Gissing.

What a book this is, and what a writer was George Gissing ! I want to thank personally everyone connected with the book. First of all, by way of preface, there is "an introductory survey" of the whole work of George Gissing from the time when "as a boy he remembered the parts of 'Our Mutual Friend' coming to the house," right up to those wintry days in 1903 when the tired brain ceased to labour. This sort of critical biography is written by Thomas Seccombe, and is an excellent piece of work; it runs to some fifty pages and in its way, and for the moment, may be called complete. I, certainly, find nothing wanting in it, and very little to criticise or alter.

I don't know much about Gissing. I remember reading "The Unclassed" about twenty years ago and thinking that the writer might do great work. From time to time afterwards I read other books of his. I remember "Isabel Clarendon," and later "Thyrza" and "New Grub Street." But the temperament itself seemed to me bitter; the outlook on life was so hopeless that the very excellence of the work made the impression almost too painful. Wordsworth's line tells of "the sweet sad music of humanity," but to Gissing the music was only sad, and I felt inclined to paraphrase what Goethe said about doubts: "I don't want anyone to give me of their sadness, I have sadness enough of my own." I have therefore not read Gissing as I perhaps should have read him, book by book, scrupulously, and when, just after his death, I came across "The Private Papers of Henry Ryecroft," I found myself astonished by the interest I took in what I am perhaps not wrong in believing is a sort of sketch of his autobiography; for not only was the book amazingly well-written, but the tone of it, if not hopeful, was at least reliant and brave. A book that affected one like a tonic, like an evening by the sea when the wind is high and the waves menacing, but the sky clear and the stars bright.

## "The House of Cobwebs."

"The House of Cobwebs" is a collection of some fifteen short stories. They are, if I am not mistaken, the finest short stories that Gissing wrote, and they show the same literary qualities which one finds in his best work; they are all interesting, they are all well-written. There seems to be a little too much pre-occupation about money and perhaps about social position; the tone is healthful, moderately hopeful even. But, in spite of all the good qualities, in spite of the fact that all the pictures are life-like and excellently well painted, yet they fade quickly from memory. None of them makes a deep and permanent impression. Like dreams after one wakes, they are difficult to recall.

The truth is, I suppose, that Gissing's best work was his saddest, most despairing work. It was on that side that he came nearest to greatness. Some pictures in those early hopeless books of his are not easily forgotten. But in this collection of short stories there is one that stands out as something like a masterpiece; it is called "A Lodger in Maze Pond." The story is of the slightest. There are two friends, Harvey Munden and Mr. Shergold. Harvey Munden is a writer; he goes and calls on his friend Shergold, and while waiting for him picks up one of his own books, and finds, to his surprise, that it is filled with marginal notes of fine and acute criticism. Incidentally we learn that the girl who introduces Mr. Munden to Mr. Shergold's lodgings is pert and rather pretty. "Her figure was not bad, and her features had the trivial prettiness so commonly seen in London girls of the lower orders—the kind of prettiness which ultimately loses itself in fat and chronic perspiration. Her complexion already began to show a tendency to muddiness, and when her lips parted they showed decay of teeth. In dress she was untidy: her hair exhibited a futile attempt at elaborate arrangement; she had dirty hands." Then one learns the life story of Henry Shergold, how he found himself launched upon the world at twenty-two, with a University education incomplete and about forty pounds in his pocket. "He was a Radical, a scorner of privilege, a believer in human perfectibility. He got a place in an office, and he began to write poetry," and one day announced to his friend Munden that he was going to be married. "His bride was the daughter of a journeyman tailor—a tall, pale, unhealthy girl of eighteen, whose acquaintance he had made at a tobacconist's shop, where she served. He was going to marry her on principle—principle informed with callow passion, the passion of a youth who has lived demurely, more among books than among men." Harvey Munden flew into a rage, and called upon the gods to protest. But Shergold was not to be shaken. The girl, he declared, "had fallen in love with him during conversation across the counter ; her happiness was in his hands, and he would not betray it. She had excellent dispositions; he would educate her." The friends quarrelled about it, and Shergold led home his bride. . . . "With the results which any sane person could have foretold. The marriage was a hideous disaster ; in three years it brought Shergold to an attempted suicide, for which he had to appear at the police court. His relative, the distinguished doctor, who had hitherto done nothing for him, now came forward with counsel and assistance. Happily the only child of the union had died at a few

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weeks old, and the wife, though making noisy proclamation of rights, was so weary of her husband that she consented to a separation.

"But in less than a year the two were living together again; Mrs. Shergold had been led by her relatives to believe that some day the poor fellow would have his uncle's money, and her wiles ultimately overcame Shergold's resistance. He, now studying law at the doctor's expense, found himself once more abandoned, and reduced to get his living as a solicitor's clerk. His uncle had bid him good-bye on a post-card, whereon was illegibly scribbled something about 'damned fools.'

"He bore the burden for three more years, then his wife died . . . . ."

The sequel is very clear. Mr. Shergold's rich doctor uncle dies and leaves him £80,000, and Munden finds out that the very night that this happened Shergold has told the pert servant about it and has offered her marriage. Munden, of course, is furious, and determined to take his friend away; wants to know whether it was lunacy, whether the frenzy is over, and at last asks him was he drunk.

### Shergold's Confession.

Shergold replies: "I had drunk nothing. I will tell you all about it. I am a fool about women. I don't know what it is—certainly not a sensual or passionate nature; mine is nothing of the sort. It's sheer sentimentality, I suppose. I can't be friendly with a woman without drifting into mawkish tenderness—there's the simple truth. If I had married happily, I don't think I should have been tempted to go about philandering. The society of a wife I loved and respected would be sufficient. But there's that need in me—the incessant hunger for a woman's sympathy and affection. Such a hideous mistake as mine when I married would have made a cynic of most men; upon me the lesson has been utterly thrown away. I mean that, though I can talk of women rationally enough with a friend, I am at their mercy when alone with them—at the mercy of the silliest, vulgarest creature. After all, isn't it very much the same with men in general? The average man—how does he come to marry? Do you think he deliberately selects? Does he fall in love, in the strict sense of the phrase, with that one particular girl? No; it comes about by chance—by the drifting force of circumstances. Not one man in ten thousand, when he thinks of marriage, waits for the ideal wife—for the woman who makes capture of his soul or even of his senses."

### Men Marry by Chance and Repent of Pleasure.

"Men marry without passion. Most of us have a very small circle for choice; the hazard of every-day life throws us into contact with this girl or that, and presently we begin to feel either that we have compromised ourselves, or that we might as well save trouble and settle down as soon as possible, and that the girl at hand will do as well as another. More often than not it is the girl who decides for us. In more than half the marriages it's the woman who has practically proposed. She puts herself in a man's way. With her it rests almost entirely whether a man shall think of her as a possible wife or not . . . ."

### A Friend's Attempt at Rescue.

Munden takes Shergold abroad to Italy. Emma brings the usual action for breach of promise. Shergold cannot stand the exposure, and runs away from Munden back to London to marry Emma. A couple of years later on his voyage round the world with her he dies at Calcutta of dysentery or something of that sort.

The story is one which Balzac might have written. It is not quite as well told as Balzac would have told it. Balzac would have given us an unforgettable page about Emma, and Balzac would not have allowed Shergold to have explained himself at such unnecessary length. The story would have won in depth and picturesqueness. But the story itself is a piece of life. Such lessons as befell Shergold are always thrown away; in spite of the discipline of life, character always asserts itself, irredeemably, irreclaimably.

"Who has drunk will drink," says the French proverb; who has fallen into the pit once will fall into it again and again, even though he sees it being dug before his feet.

George Gissing was, of course, a man of genius; but more than anyone else in our time an inheritor of unfulfilled renown, one of those who have done memorable things. But he has never done quite enough to have been caught up by the gods and placed among the stars. His was, I think, the saddest fate that can befall man—to come so near success and yet just miss the prize, with the bitter knowledge at one's heart that one has just missed it.

## JOHN BULL ABROAD.

### IV.—CONTINENTAL SUNDAYS.

When a misguided foreigner begins his week in England, John Bull treats him to a real English Sunday in all its glory. No trains, no letters, no cards, no tennis, no riding, no dancing, no cafés, no theatres, no novels!

However, one may go to church. And if going to church is not exactly what we foreigners would consider sufficient pleasure to make a Sunday holy, yet the walk back, if it leads through cool, shady paths, and if one has proper companionship, may be turned to good account.

On the whole, if a foreigner does spend a Sunday in England, and wishes not to shock public feeling, I advise him to stick to flirtations, or getting drunk indoors. Every other amusement is considered very wrong, and would prove him an irreligious dog.

However, when John Bull comes abroad, he knows better than to carry his Sunday manners with him. Truly, he goes to church, decked out in a tall hat, which sets all the urchins following him. As for Mrs. John, she accompanies him, rustling to such a degree that I believe no Englishwoman goes to church with less than three silk petticoats.

But in the afternoon all that finery is doffed. John slips back into his tweed suit and goes to the races; Mrs. John orders her carriage, and thinks no harm of a little afternoon dance; the children are spared learning hymns, and indulge in a pleasant game of tennis; in fact, the whole family give up prejudice while abroad, and enjoy their Sunday like rational, Christian beings.

Of course, every rule has its exceptions. Some very conservative, pious Johns feel it incumbent to keep the Sabbath in true English fashion. They refuse every invitation, shut themselves up in their rooms, and sing hymns at the top of their voices till the whole neighbourhood cries out for mercy and quiet in language that is anything but pious.

Yet these poor Johns are not to blame; they mean well, and try to set a good example. But they sometimes get unexpected results. I once overheard two French servants discussing one of these scenes.

"What's the row?" quoth one.

"Only those English quarrelling," answered the other. "You see, every Saturday they buy a supply of spirits, and on Sunday they sing and drink till they get angry with each other. But they are very nice people, nevertheless; they only do all that because their religion requires it."

Such are John Bull's Sundays abroad.

## JOHN BULL ON THE STAGE.

Rather more than thirty years ago a play entitled "John Bull" was performed with some amount of success at the old Gaiety Theatre. J. L. Toole was one of three prominent players who took part therein, the other two being Charles Mathews "the younger" (then an old man, but energetic enough to again go out to India on the occasion of the Prince of Wales's tour) and Samuel Phelps, the actor who did so much to revive an interest in Shakespearean drama.

Toole's distinguished colleagues in "John Bull," singularly enough, both died while he was on tour in 1878; and in the letters written to his friend Lowne, the always tender-hearted comedian has left expression of his feelings towards them. The news of Mathews' approaching end was conveyed to him in the middle of a performance at the Prince's Theatre, Manchester. "I had to go on to finish the scene," says Toole, "and whilst the audience were roaring with laughter at me, tears were welling up to my eyes." Later, at Liverpool, he heard of the death of Phelps. "His has been a good life, and I believe he is in a better world." And then Toole adds: "Chas. Mathews died just six months ago. How well I remember when we three were photographed together in Regent Street in 'John Bull' characters. Two great men gone, and this little one left to play his part a little longer."

Alas, it is for the "little one" we now lament. Born a Cockney, trained in the capitals of Scotland and Ireland, his name a household word wherever English was spoken, John Lawrence Toole was at heart a typical "John Bull."

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## CHILDREN.

By Jim Crow.

There are no "children by Jim Crow," I am happy to say, but the name will serve for this article. There are several remarks which I must make about children. In the first place, they are far too slow in growing up. No other animal remains helpless for so large a proportion of its natural life. What a burden it must be for parents to have to feed and clothe and teach and amuse and smack a succession of offspring year in and year out. How thankless, too.

### Sharper than a Serpent's Tooth.

Children seem to regard all the favours received from parents as their due. Instead of cherishing natural affection, or even ordinary gratitude, they grudge if they be not satisfied. The more you do for them, the more they want. However, I must not be a pessimist, particularly about what does not belong to me.

### Pity Poor Parents.

Children may be helpless, but parents are still more so. Their names may be forged, their pockets may be picked, their credit may be shattered, and they have no redress. It would be "unnatural" forsooth to prosecute. A sort of vicarious shame is acquired from the sins of the next generation. Why? I can understand that it is rude to say "son of a dog" or "son of a gun," because there are truths in the doctrine of heredity. If your father was a thief, you are, probably, not to be trusted with untold gold. If your mother was a politician, you would probably rob a blind man. But you may be perfectly upright yourself and have the most horrid crooked children, for sins, like gout, often skip a generation. How many pious people do we all know cursed with prodigal sons or, worse still, prodigal daughters. Their lives are made a misery through no fault of their own. I remember a law-suit about a will, brought by an old friend of mine and his wife against their three sons. The poor old lady turned to me in court and said, "Have you any children?" "No." "Then I congratulate you," she exclaimed pathetically.

### They Should be Isolated.

Some plan ought to be devised to seclude children until they are old enough to behave like Christians. Separate carriages or cages should be supplied for them in railways and other public conveyances. Dogs are thus prevented from offending. Why not children, who are a much greater nuisance than dogs? They romp, they fidget, they cry, they slobber, they ask imbecile questions, until a nervous person might well be excused for jumping out of the window. Nor should children ever be allowed to feed in public. Their table-manners are disgusting enough to destroy the most robust appetite, and they are themselves quite fatal to rational conversation.

### Maudlin Mothers.

I understand that, in Turkey, the young are kept in the harem. This custom might well find imitation in this country. Doting mothers should also be shut up in the same way. Have you ever heard them discoursing about their brats? The advent of a tooth or the discarding of a petticoat will be described with bated breath as though it were little short of miraculous. All day long the dull details of ordinary juvenile habits are laboriously expounded, silly sayings are relentlessly repeated. This is most dangerous when perpetrated in the presence of the sucklings themselves. I once knew a young gentleman who always grew frantically impatient whenever conversation strayed away from his puling prowess. He would at once call his elders to order by enquiring "What did I say next, Grandmamma?"

### One Consoling Reflection.

There is, however, one consolation. British children (like British game-cocks, British industries, British manners, and most other British things) are infinitely superior to foreign ones. A British child is at least brought up in the open air and taught to be manly, generous, truthful, and independent. Many foreign children are taught to be spies, sneaks, liars, and loafers. Public schools in England may not be hotbeds of learning, but at least they do turn out gentlemen. Modern children, however, are coddled much more than previous generations were. This goes far to account for the degeneracy of the race.

[*The Editor desires it to be clearly understood that Mr. Crow's views are his exclusive property.*]

## HOLIDAY CHARGES.

(By Our Own Reporter.)

[In the absence of Mr. Justice Bull on vacation, the Recorder has arranged to deal with the minor offences which are unavoidable during periods of festivity.]

*The Recorder* took his seat upon the Bench amid loud laughter. He said that if there were not more laughter he would have the court cleared. The public must remember that a Court of Justice was a theatre, not a place of public worship, though he might be addressed as His Worship (ironical cheers).

*Cyril Maude* was placed in the dock and charged with exhibiting himself to the public gaze in pyjamas, bath-sheets, dressing-gowns, and other stage costumes. *P.C. Bourchier* stated that he attended the performance in his rôle as a dramatic critic. He distinctly saw prisoner wearing a pyjama. *The Recorder:* "Are you sure you did not indistinctly see a pair?" There being no laughter, the Recorder again threatened to have the court cleared. *The Prisoner* (mildly and without merriment): "Please, your Worship, I laughed." *The Recorder:* Well, next time, do it so that I can hear you. I consider that you have aggravated your offence. You are sentenced to wear kilts at your next performance."

*William Thomas Stead* was then brought up in custody of two stalwart warders. He was charged with wandering at large. A further accusation was then preferred against him of frequenting places which he believed to be sinks of iniquity. *The Recorder:* "Perhaps he does not really sink they are." (Groans and catcalls.) *The Public Prosecutor* said time was when the prisoner was feared. Now he was only laughed at. While he ran the *Pall Mall Gazette*, at great expense to the proprietor, Governments trembled at his nod. Certainly on one occasion he frightened the Home Secretary to such an extent that he postponed the execution of a notorious murderer at the steps of the scaffold, but the wretch spoiled the hysterical advocacy by confessing.

The "Maiden Tribute to Modern Babylon," a widely circulated work, price one penny, began prisoner's downgrade, while the seraphic, but invisible Julia, the disembodied spirit who subsequently guided his pen, gave impetus to his descent. Since then he had done a good business by selling pennorth's of disembowelled classics and sixpennorth's of excerpts from reviews.

Latterly, he had taken to visiting the theatres and music halls as a critic, and he recently left one of the halls with the impression that the enamelled lady on the pedestal was "the only redeeming feature in the long monotonous succession of ugliness and vulgarity." He considered the "jibbing of the apes at the Zoo" an intellectual treat compared to the rest of the show.

*The Recorder* said he had heard enough. But for being opposed to cruelty to animals, the court would despatch the prisoner to the Zoological Gardens. He would be sentenced to be elected a member of the Dum(b)a instead. There being no laughter, the court was at once cleared.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

## FOR JOHN BULL'S WOMEN-FOLK.

By Mrs. Bull.

*[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]*

### A Word of Warning.

Not long ago I undertook to write a series of articles on "Employment for Women," which should be fitted for girls with a High School education and means to train for from one to two years. My investigation proved very conclusively that only £1 or £2 a week could be earned in any of the more conventional ways; that for women bookbinders, gardeners, and librarians there was very little demand, and that illustrating, journalism, nursing, and private teaching were methods of wage-earning almost as crowded nowadays as typing or nursery governessing. Only at the top is there any room, and to reach the top something more than ability is necessary; capital, perseverance, and indomitable will, and magnificent health, are indispensable. If more women realised how bitter the struggle for existence really is, it is possible that the rich would be content to be idle, or, if they must find an outlet for their energies, would do some of the work lying ready to their hand, which is unpaid, but of immense value to the nation.

### Women and Education.

For instance, Mr. Birrell is going to give every encouragement to women to sit on Educational Committees, and it would seem, from recent revelations, that municipal affairs might be better managed if a few business-like gentlewomen took some interest in them. There is work enough in the world for women with leisure, without their seeking it among those who are compelled to work or starve.

### The Birth Rate Question.

I wonder whether the Presidents, Queens, and titled spinsters who are so fond of declaring it the sacred duty of every married couple to have as large a family as possible, ever seriously consider the question from a practical point of view. The woman who shirks having any children at all is usually unworthy of consideration, but the woman who considers her duty towards the children she already has, to her husband, and to herself, is, as a rule, showing a praiseworthy common sense. To rear three children to be good citizens is better than to burden the world with eight or nine ill-nurtured, weakly, undisciplined men and women. Of course, the time is rapidly approaching when anyone can have his children fed and clothed by the State without incurring any stigma, but I think the middle classes will prefer to remain independent for many years to come. To insist upon large families under modern conditions of living is absurd.

### The Transition Period.

To the woman with a limited dress allowance, late September and early October is a very trying time. To buy new winter clothes while the fashions are hardly settled, except in the secret recesses of the brains of the dictators of *La Mode*, is unwise; to wear last winter's clothes under bright skies is disagreeable. A new and inexpensive autumn hat which will serve as "second best" during the winter, a thick silk or embroidered cashmere scarf at least a yard in breadth, to serve in place of furs, and the service of a local tailor to clean and press last winter's tailor-made costume, will do much at this time of the year to lighten the burden of the woman practising enforced economy.

### The Newmarket Coat.

Fashions may come and fashions may go, but the wise woman sticks to the Newmarket coat, when ordering her tailor-made costume; it is the one style that custom has no power to stale.

### The Sewing Room.

A room set aside for sewing is a blessing that every woman who has a family and a visiting dressmaker must appreciate. It need not be large—any room that will hold a chest of drawers, a sewing-machine, and a table big enough for cutting-out, will serve. Such a room means that there need be no clearing up each evening while dress-making operations are on hand, that the button bag and the piece-box are not hidden away, but can be reached in a moment, and that when the need for hasty repairs arises—and such need is frequent with children in the house—everything is at hand. Failing a chest of drawers, a set of shelves and a curtain will serve.

### The "Cure" Complexion.

Women have brought back with them from the Spas some very beautiful complexions, due to the "cure" and the fashionable mud bath, to which the tired society beauty annually flies as a restorative for jaded nerves. Hundreds of these mineral moor baths—Thermal Soolbaden, as they are called in Germany—are given every year at Marienbad, Homburg, Kissingen, Salso Maggiore, Vichy, Aix, and other such places, and in Sweden and Finland they are held in high repute.

### Mud Baths.

A mud bath may not sound inviting, but it is beautifying. The mud consists of peat (made up of elements that act directly upon the skin) saturated with water and steam into a pulpy mass, the temperature of which is from 90 degrees to 100 degrees Fahr. The patient remains in the bath, immersed in a huge poultice, as it were, for half an hour or so, and then passes into an ordinary warm bath, and is thoroughly cleansed. About four or six cubic feet of mud is used for a bath, and, containing as it does, various skin-stimulating substances, it is as vigorous in its action as a brine bath. In this, the water cure, and simple diet, the society woman, obliged from her position to live in an atmosphere of rich dinners and late hours during the greater part of the year, finds salvation for the preservation of her shapely form and clear complexion.

### The Honeysuckle and the—Motor.

Various motor stories are about. Here is one. A broken-down motor-car was hissing, fizzing, and throbbing, as motors will do under the ordeal of having the vital parts of their anatomy inspected by the chauffeur and a crowd of loafers. After ten minutes of this automatic music, up comes a little girl with a penny in her hand. "Please, sir, mother says will you play the 'Honeysuckle and the Bee'?"

### A Way Women Have.

Owing to the long spell of fine weather, the seaside season has been an unusually long one, but now people have packed up and gone home. By the way, talking of packing, women have a habit of taking away with them on a short holiday a great many more things than they require, *in case* such and such a thing should happen. "Why, I wonder, did we bring these with us?" said one woman to another only last week, when preparing to go back to the country after a fortnight in town, and disinterring a big bottle of methylated spirit and a saucepan from where they had lain ever since they were packed up. "In case," was the reply, "one of us had a sore throat in the night."

### White Hands.

Various little artifices are resorted to for the encouragement of white hands, such as sleeping in specially prepared gloves and the use of costly unguents. One of the simplest, cheapest, and best preparations for the hands is a slice of freshly-cut lemon, dipped in borax, and rubbed over the skin. This is a perfect cleanser, and eradicates ingrained dust that, if allowed to remain, coarsens and destroys the beauty of the skin.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

## JOHN BULL'S OPEN POST-CARDS.

[*This being the holiday season,* JOHN BULL *is too lazy to write long letters, so he proposes to keep in touch with his friends by means of post-cards—more or less pictorial in their character.*]

### XXIX.

### To His Royal Highness Don Carlos, Duke of Madrid, *de jure* King of France, Spain, and Navarre.

Sire,—As an admirer of pluck and consistency, I venture to lay my homage at the feet of your Majesty. The epitaph on the tomb of our own King James II. applies no less to you: "Magnus in prosperis: in adversis, major." During the wars, which you nearly won, during the period when you administered the northern provinces of your Spain, you exhibited a wisdom and prudence and courage and tolerance, such as are rare in history. Your chivalry towards your opponents was always quixotic, your magnanimity was worthy of the Cavaliers, your qualities as general and King, aroused the admiration of Europe. To parody the phrase of Hildebrand, you have loved righteousness and hated iniquity, therefore you live in exile. You have suffered domestic troubles which recall those of the patriarch Job; you have been subjected to all manner of annoyance and insult at the hands of mushroom rulers; you have been hunted, and harried, and pressed, and persecuted: yet have you always emerged with dignity and pride. Born under a more fortunate star, you might have been one of the greatest kings in history. Under your rule, Spain need not have lost her colonies, or her religion, or her magnificent traditions. Your principles are not those of the modern opportunist, and it may be that, in your day, they will not prevail. But you have kept alive a sacred torch and, whether God wills that you secure your rights or forego your aspirations, you may still rest content that you have done much to withstand political heresy, and maintain the cause of the poor. Persuade your son to tread in your footsteps.

JOHN BULL.

### XXX.

### To the City Guardians.

Gentlemen,—I am ashamed of you—as ashamed of you as you should be ashamed of yourselves. The other day a waif of the City, eight years of age, barefooted, without a waistcoat, with the remnant of a shirt visible through his ragged knickerbockers, was dragged up at the Guildhall charged with begging in the streets. He had been in your casual ward all night; and when morning dawned you had turned him out again just as he was, friendless, homeless, and shivering, to drag his weary little feet across the cold, pitiless stones.

This is not the first case of the kind. It is an old scandal, and an old shame. This, amid the wealth around you—amid the display, and extravagance, and guzzling, and glitter, and pageantry of a rich corporation representing nobody except themselves! That the child might not taste the bitterness of your cruelty again, he was sent away, so that, almost naked, he might be clothed and fed because he hungered.

Where are your hearts? Are they not to be touched to a little pity, a little mercy? Are you Christians, or have you forgotten that Man of Sorrows acquainted with grief, "the gentlest gentleman that ever breathed," and no longer hear his voice as it was heard long ago, "Inasmuch as ye have done it unto the least of these, my brethren, ye have done it unto me"? Gentlemen, you pain me to the heart. Guardians of the Poor! Find yourselves another name. Call yourselves the Guardians of the Turtle.

JOHN BULL.

### XXXI.

### To the Rev. A. Mitchell.

Rev. Sir,—I know not whether you smoke; otherwise, I should ask you to help yourself to a cigar. What I note, however, is that in the *Burton Wood Parish Magazine* you draw attention to the fact that the most inveterate smokers are found in the ranks of the clergy, that many even smoke in bed, that their persons and their rooms reek of tobacco, and that the "smoke-soaking parson of to-day would have flabbergasted the world of twenty-five or thirty years ago." In these free and blithesome days, of course, nobody is flabbergasted at anything. Even the baby has no sooner jumped out of the cradle than he walks into the tobacconist's; the "grand passion" begins at about 14, blossoms into the holy state of matrimony at about 16, and sheds its lustre in the police court with a separation order about three months afterwards.

As to the malign influence of smoking on the brethren of the cloth, I cannot suggest any remedy, as this is a free country, within limits. But you may inform your brethren who carry the odour of tobacco about with them that iodoform is an overpowering scent for the study, and that for the person cloves are good, being extensively patronised by laymen in the highest circles. Then, of course, there is the odour of sanctity—but it is very rare and expensive. I may tell you, by the way, that some of the sublimest thoughts ever thought have been thought with the strongest tobacco. There is one "jewel five words long" which is said to have cost Tennyson seven cigars; and various writers and poets have sung the praises of the weed. Therefore, let us not be flabbergasted at the clergy. If they were to stop smoking their sermons might be worse. Think of that!

JOHN BULL.

### XXXII.

### Mr. Richard Bell, M.P.

My dear Dickie,—You are to be complimented upon your sturdy resistance against the manœuvres of Socialist extremists. You represent the best type of Labour, and, by your honesty and pluck, have won the confidence of all the most intelligent of your fellows. I trust that the conspiracy to drive you out of public life may fail as miserably as it deserves, and that your wise prudence may long continue to serve the cause of progress. Now, I am not writing merely to pat you on the back. I want you to understand that now is your opportunity to stand forth and deliver Labour from a great danger. The mass of the workers are neither pro-Zulus, nor opponents of the marriage tie, nor republicans, nor socialist spoilers. They want their rights, and they want a sane leadership to enable them to secure those rights. Stand firm at your post.

JOHN BULL.

"JOHN BULL'S"

CHRISTMAS-BOX SCHEME

See Page 2 of Cover.

*Sporting mem. from Scidlee.—Good bags are expected during September.*

# THE FLY THAT FLEW TOO FAR.

## A HIGHLY MORAL STORY.

By George Edgar.

Years ago, I once knew a fly, and a very young fly was he. We will call him Fly. Vulgar people call a man fly who is dangerously sharp. Sporting tipsters, music-hall comedians, promoters of gold mining companies are labelled glibly by the man in the street as "fly." The adjective came from the confidence of "Fly" in himself, the braggadocio of his conduct in general and the ignominious fall which marked his end. To be "fly" is to be apparently sharp. This fly was *only* apparently sharp. Hence this touching story.

He was a very young fly when I knew him. He spent most of his time buzzing about the sugar basin. He made, for his size and weight, a bigger buzz than any fly I have ever known. You might have taken him for a blue-bottle from the noise of him; his ambition to be a blue-bottle was touching, but his size was really the size of a very little fly. And because he buzzed so much he spent a somewhat exciting life, being chased continually round the breakfast-room by a housemaid armed with a duster.

His mother, Mrs. Fly, was a middle-aged fly, of a phlegmatic disposition. She led a more sedate life with her advancing years, putting in most of her time in the cold rice pudding basin in the larder. She was a lady fly of excellent intentions and meant well, and she did her best for her son, Master Thomas Fly. She had been bereaved very early in life. Thomas, senior, was a rash fly, from whom Thomas, junior, inherited most of his characteristics. Mrs. Fly's husband came to an untimely end because of his superior knowledge. He would argue that he knew all about birdlime, and carried his personal investigations to a very promising sample of the sticky stuff smeared over an iron bar. His investigations did not come off satisfactorily, and Mr. Thomas Fly, senior, did not come off at all. His memory is very popular amongst flies all over the world. He is considered a martyr to science, who gave his life to his fly-brothers in the investigation of the sticking qualities of birdlime. But we digress.

It happened one morning that Tommy Fly had been chased off the sugar by a morning paper, savagely swung by a distracted journalist. He was chased off a picture frame by a housemaid with a duster. He tacked round the ceiling, over the side-board, and safely settled on the window-pane.

It was a lovely day in June. The window was open. The gentle June breeze softly stirred the curtains. It brought into the room the fragrance of June; the song of birds; the sweet, fresh air that comes from the hill-tops, through trees and grasses; the scent of summer things in bloom. Tommy saw with wide eyes, and noticed the world in the glory of June. He saw flowers red and white and yellow, purple and blue; he saw grass glinting with the dew's diamonds; he saw sturdy trees making a brave showing with their richly-leaved boughs swinging in the sun.

And little Tommy Fly said:

"The sugar basin is a very little world, the picture frame gives great monotony. There is no scope for a fly on the small ceiling of this distracted journalist's breakfast-room."

He also said:

"I am better than other flies. I ought to lead a better life. I ought to see the world, to know the best things in the world, to have the best things to enjoy. I will not live this mean sugar-basin, picture-framish life. I will adventure into the great world outside."

He stroked his forelegs together reflectively. Then he rubbed his back legs together. Then he twined them all in and out, to make himself spruce and ready for his journey.

Mrs. Fly flitted on to the window sash at this moment.

"Morning, Tommy. Kiss your maw!"

Tommy sulkily made the filial salute.

"Going to fly?" said Mrs. Fly, noticing the elaborate toilet.

"Yes," said Tommy.

"Where to—the sugar basin?"

Silence.

"I do not recommend the sugar, but there is cheese open in the larder, a sweet pudding from last night, and treacle," she suggested, with the maternal desire to see her offspring well fed, a desire which clings even to the outlook of a female fly.

"Bother them," said Tommy. "I'm going to fly a long way; I'm going to be a great fly, and have the good things to see and to eat; I'm going into the world."

Mrs. Fly fell off the sash into space, and buzzed in hysterical anguish three times round the electric light bracket. She settled and scraped her right wing with her first foot.

"Oh! Tommy," she said, "and you so young."

"It's good to be young," he said.

"And inexperienced?" Mrs. Fly asked.

Tommy crawled up the pane in his exasperation.

"I'm not inexperienced," he said. "I know it all. I know all a fly should know. I know more than any fly in the parlour, anyway. I know as much as Mr. Bluebottle."

His mother looked at him with a darkening eye.

"Remember," she said, "remember your poor paw!"

"Oh, hang father," Tommy said. "There isn't a fly half my age who'd get caught by birdlime."

"No," said Mrs. Fly, "he left his print in the sands of time. Many a good life has been saved by my dear husband's example. But there are other risks, Tommy."

"Fudge!" said Tommy.

"There are webs. Do you know about webs and spiders? They are horrid, treacherous things. You ought to know."

"I do," he said; "old Bluebottle told me at my club, held on the head of the sleeping Turveydop."

"Have you seen a web?" she asked.

"No," he said; "but I know, I tell you, and I'm going."

She buzzed tearfully about him, but Tommy would not be gainsaid, and dragging himself away, took an upward flight, cleared the barrier of the open window and buzzed into the world outside.

It was a great day for Tommy—that day in which he went into the great world and saw the things of the world. He sailed joyously into a wonderland of green; he went from flower to flower, each one showing a more glowing face to his scattered senses; he played where the sunbeams strayed through the crowded leaves of the trees, and worked a mysterious moving tracing on the ground. The fly—Tommy Fly—had a very busy day, a day of new environment, crammed with fresh sensations. All one's purple days come to an end with sober reflections, and Tommy's evening and the end of the long day came, finding him enjoying the last few moments of sunlight on the garden wall.

"The world is a remarkable place," said Tommy. "I did not think it could be so pleasant. I am, indeed, a lucky fly to have such a world in which to live."

Tommy made the mistake of many immature philosophers in considering the world a specially-designed place for him.

Doubt set in with the next train of thought. "What about webs? Coming to think of it, I have not seen a web."

Now Tommy Fly knew that webs existed in the world outside. He knew that webs were dangerous. Mrs. Fly had hushed him to sleep at nights with horrible pictures of ugly old spiders crawling to innocent little flies, dangling in the mysterious webs. Tommy knew all this, but he did not know what a web really was. It struck the first jarring note in the day. Happy thought—a man of the world should know the web, the most dangerous snare of the world. Why not seek Major Bluebottle? Major Bluebottle was a fat, a wise old fly. He looked as wise as he was fat, wore a comfortable blue waistcoat, and was supposed to know everything.

Tommy buzzed off the wall into the adjoining garden. He knew where the Major was to be found of an evening. Mr. Turveydop sat on an easy chair, slumbering in the sun. Mr. Turveydop had a bald head. On the bald head, Major Bluebottle sat solemnly thinking over the day's news.

When Tommy buzzed on to the bald head, Major Bluebottle stirred angrily, but became more amiable when he remembered Tommy, son of Mrs. Fly, who gave such delightful dinner parties in the rice basin, in the kitchen next door.

"What's agog?" he asked in a throaty voice.

Tommy stood on one leg, then on two legs, then on three. The Major always made him conscious of his youth.

"It's about webs," Tommy blurted out, respectfully.

"Zounds," said the Major; "do you mean spiders' webs?"

"Yes," said Tommy; "they are dangerous to flies."

The Major laughed a fat chuckle, which shook his blue vest convulsively, and made Mr. Turveydop stir uneasily.

"Spiders' webs—pooh!" he said, in an unctuous, ponderous whisper. "Dangerous—it is an old wife's story, a barbaric superstition, a fallacy. There is an element of truth in it—there is slight danger in the web. But not"—the Major tucked his two front legs into the wing-holes of his blue waistcoat—"to we men of the world, we flies who are really flies."

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"But are they not really dangerous to all flies?" Tommy asked.

The Major scowled as if he had been reading a patriotic article in the *Times*. "I'd like," he said, "to see the web dangerous to me. It depends on the fly—on the knowledge of the fly."

"Have you a charm?" asked Tommy Fly. "Show me a web, show me why they are dangerous; show me how you find safety in danger."

"Come," said Major Bluebottle.

They went into the dark corners of the garden. They found a web. It hung between two branches of a tree, a thing of airy nothing almost, so dainty that it might have been woven out of a soft night wind.

"That," said Major Bluebottle, ponderously pointing at it —"that, sir, is a web."

Tommy looked at it carefully.

"It looks safe enough," he said at length, "and such a dainty thing, fine enough to lie on, dainty enough to swing on in the sunlight and dream. Where can there be a trace of danger?"

"Ah!" said the Major, with all the bombast of a newly made M.P.—"ah! there you are. The danger to the fly is, that in passing, it sticks to the web."

"And is it really dangerous?" asked Tommy.

"Not a bit of it to me," said the Major, with fat hilarity; "I laugh at them. You watch me."

Tommy watched carefully.

The Major settled his blue waistcoat and flew away. He buzzed ponderously over the lawn in ever-widening circles. As he buzzed the speed of his flight increased. He finished the circle high in the air, and then, with flying force, came sailing at the web.

Tommy held his breath.

The Major flashed past him like lightning, and went at the web like a bullet shot from a gun, sailing triumphantly through and smashing three silken strands.

He wound up the flight by settling with conscious pride against Tommy, his blue waistcoat shining with the inward bridling of suppressed merit.

"That is easy enough," suggested the Major, with the modesty of a man proud of his own capacity.

"Quite," said Tommy Fly; "I might as well learn early, so I'll try it."

Major Bluebottle's eyes took on a steely glitter.

Tommy set off with the hastening eagerness of youth. He imitated Major Bluebottle faithfully. He buzzed furiously in three extending circles over the lawn, rising higher each time. He sighted the web from afar, flew with flying force downwards at his object. The web bent and shook, and gave.

Major Bluebottle coughed with grave deprecation into his two front legs.

But a serious variation had occurred. The web gave, but it did not break, and when it drew back to its original shape, a furious wriggling fly swung, secure, in its meshes.

It was Tommy.

* * * * * *

Major Bluebottle went quietly home to his club. There was pride of ancestry in his gait as he walked, as who shall say, "the Bluebottles are a great people."

In the darkness there came a big spider to examine the web. He came to where three silken strands were broken.

"Ah!" he said, with fierce resentment—"a flying bluebottle."

And then he saw what had been Tommy.

An ugly look came into the spider's eyes, the look of the predatory thing sighting its helpless prey.

The spider sat beside Tommy, settling with sinister intent.

"There are always young flies," he said, with evil satisfaction; "young flies," he added, as an afterthought, "who think they are bluebottles."

And the night wind sighed through the trees.

## PHYLLIS AND THE LARK.

A spirit's in the air, a spirit's on the wing;
Who having heard
Would say a bird
Could thus so sweetly sing?

A Song God's in the sky, grey wonder 'neath the blue,
Dear, I believe
His mate doth grieve,
Because he sings to you.

VERA CANUTE.

## A DAY IN THE COUNTRY.

BY DR. HERBERT SNOW.

[DR. SNOW, *who is an eminent expert upon hygiene and all matters relating to public health, criticises the wisdom of a popular form of charity.*]

Before me lies a most powerful and pathetic appeal on behalf of an organisation which undertakes to provide a day in the country for poor slum children. For ninepence such a child is to have a day's glimpse of heaven. No less do the green fields, and the blue sky, and the lovely sunshine, and the brilliant flowers, and the sweet bird-songs seem, we are told, to any bairn brought up amid the bricks and mortar, the dust and fog and smoke, no matter what luxury it may otherwise enjoy. How much more to the sickly, squalid infant of the slum, brought up in dirt and rags and filthy smells!

Surely it were indeed a Christian and a kindly act to give the hapless infant a few hours in the grassy meadows, amid bowers and brooks and woodland. Let it breathe the fragrant air, and pluck the daisies and buttercups and meadow-sweet to its heart's content, and for once behold Nature in her glory. None can cavil at such a treat—least of all the gracious womanhood of this, our "merrie England," as of old it was proud to call itself. Yet what cant, on the one hand, or what senseless folly on the other it really is when you come to analyse it. Suppose one of us grown-ups in hell. Would it be a kind deed to transport us for a few short hours to the plains of heaven? However blissful the respite and the joys felt there, would not our anguish on returning be proportionately keen and bitter? Would it not quickly wipe out all pleasurable sensation lingering in our minds? Would there not rather be an abiding grudge and grievance, a perpetual gnawing discontent and pain, a sense that one would rather have been left alone in misery, than taken from it a brief span merely to be plunged back?

I imagine such must very commonly be the mental state of the slum child after one of these well-meant outings, which cannot fail to make it, if old enough to think at all, horribly discontented with its lot. Truly good intentions pave the way to hell—for other people.

But suppose we consider children, not of the slums, but well-fed and of higher grade. If you happen to be in the terminus when a church school treat has returned at night, after a hot summer's day in the country, you cannot help noticing the pale, tired faces, and the peevish, quarrelsome air of nearly all. Over-strain and utter exhaustion are only too obvious. You wonder what they will be like on the morrow, saying to yourself that the "treat" has done them more harm than good. That is the immediate practical result, at any rate. And when the brats have got home, I take it that the smacks and slaps brought on them the next day or two by their bad tempers will often form a considerable set-off to the fleeting pleasures they have enjoyed.

The simple truth is that these short outings, treats, holidays, do anybody and everybody, child or adult, infinitely more harm than good. Who but the publicans reap advantage from the jolly Bank Holiday, which is now such an institution? Or, if you care to inquire further into the extremely delicate topic of the people's pleasures, please ask at Queen Charlotte's.

Health is the essential point to be considered, if a country outing is to do real good. The short day's trip thoroughly upsets the children mentally, and often bodily, throws them off their balance, often makes them actually ill. It is cruelty, not kindness.

By all means give them as much respite as possible from their squalid life in our big cities. Let them sit a little while in the sweet lap of kindly Mother Nature. But do this with discretion, not in such wise as to leave a bitter sting behind.

I am disposed to put the minimum country holiday for the town child as ten days; if a fortnight, so much the better. Is such an ideal impossible?

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## SAVAGES AND SENTIMENTALISM.

By Joseph Ralph.

[Mr. Ralph *has devoted many years of study to psychological science, and is the only "practising psychologist" in England.*]

In these latter days there have risen in our midst sundry specimens of emasculated philosophers who preach a doctrine anent the "Brotherhood of Man." Swayed by hallucination of ideas, and suffering from congenital mental astigmatism, wild-eyed neurotics rave, with epileptic emotion, of the "barbarism" of the white man towards his dusky "brother."

Members of Parliament write slobbering letters to the first cousins of savages who have reduced the practice of disembowelling white women to a fine art, offer up prayers for a broader recognition of the "virtues" of such principles, and bestow their benedictions upon those who are engaged in such little gaieties.

We are told that the habit of Mr. Heathen in bringing his stew-pot into suggestive prominence, when strangers happen to be in the neighbourhood, is only a playful little trick, which can be easily countered through the extension of a little "love."

The stud-book tells us that it takes eight generations for a strain to become eliminated from the blood of a horse, and as it appears to be a law of Nature that the higher the type the longer the formulative process involved, it is a logical inference that in the case of man, eight generations is far too short a period in which to secure a guaranteeable pedigree.

### Heredity.

Now a normal individual presents in his personality a synthesis of his ancestral strains, to a greater or lesser extent. Sometimes some particular lineage exhibits an undue preponderance, a condition which enables the gutter to contribute a master mind to the forum of the world, once in a while, and which also accounts for the children of gifted parents often exhibiting a woeful paucity of those characteristics for which the immediate forbear has been distinguished; it works both ways. But when we study a general condition we do not take the abnormal particular for a guide, and, in a general sense, the average person represents a synthesis of the psychical complexion of the ancestry.

A fool is not a fool because Nature has "slipped a cog," neither has the philosopher come into any heritage outside of his own direct pedigree. An altruist is not "sent" into the world on any special mission in connection with the evolution of the race, neither is the atavist a psychical abortion; such instances represent the extremes of the arc in which Nature's pendulum swings.

A savage enjoys a juicy steak from off the thigh of a fallen enemy, and considers a breech clout of feathers a most up-to-date costume; but the civilised individual prefers to observe a rather more rigid description of sartorial demands, and considers the scrutinising of a menu card as being rather a serious business. But it matters not whether it is a case of cannibal stew pot or table d'hôte, breech clout or immaculate linen, the inclinations manifested in each instance indicate the workings of implacable conditions and indelible influences.

### The Savage Uncivilisable.

The personality of an individual is reared up by the functioning of the brain cells, and these cells function according to the psychical endowments which heredity has bestowed upon them. We can take a Zulu from his native wild and "tame," but not civilise him. We can supervise the education of his children, and plaster upon them a thin coating of conventional requirements, but the impulses will continue to be largely Zulu. Getting to the next generation the latent psychical trend can be much better neutralised, and the next one even more so; but not until Nature has had the opportunity to apply her touches upon the necessary number of generations can all of the old strains become eliminated and the new accretions secure a firm lodgment.

We can allow the first, second, or even the third generation Zulu to enter the precincts of our Universities if we care to, and in their studies they may manifest an extreme aptitude, but they will only be eddcated animals at the best; for lying beneath the plastering coat of civilised deportment there are the impulses of heredity—slumbering maybe—but present nevertheless. And until the ancestral strains connected with the assegai, and the bowel-ripping pleasures pertaining to it, have become eliminated, the immaculate shirt bosom and other insignia of civilisation are unreliable.

Once in a while we witness a type of individual, only one or two generations removed from savagery, whose mental calibre and moral disposition appear to be of a high order, but he is to his type, as all the master minds of history have been to their respective types—the highest registering mark of Nature's swing—simply that and nothing more. Moral perverts sprout from the most respectable families, and mental giants occasionally spring from the gutter and even from extremely degenerate parents; but because some particular strain becomes deflected or concentrated in the case of an isolated individual, there is not the slightest justification for considering such instances as criterions.

The degenerate child of civilisation may exhibit perverted inclinations, and from the standpoint of superficial deportment may be practically a savage; but his savagery would be of a different type from that of the savage proper. He may be bestial and brutal, but if he were placed in a tight corner in the firing line, the chances are that he could justify the bestowal of the Victoria Cross. On the other hand, the second, third, or even fourth generation Zulu under the necessary psychical stimulations would probably experience a bursting forth of savage impulses.

### More than Teaching Wanted.

When will our mental neurotics realise the fact that brain cells must undergo a slow remoulding process—in which Nature will not be hurried—before a type can be civilised? And when will our self-hypnotised milksops get the fact into their cadavers that psychical strains can never be eliminated or accreted simply by the reading of a sublime Bible story? Nature may seemingly dispense with some of her more grinding evolutionary processes once in a while, but the individuals who are the product of such treatment represent no guide to the psychologist in his estimation of the average condition.

If a person has a habit of scratching his nose like his great-grandfather used to do, and which habit, by the way, may have jumped the intervening generations, there is a direct line from cause to effect, although not apparent to the casualist. And in the matter of high mental or moral qualifications, or of degenerate inclinations, there are measurable principles at the bottom.

Nothing can come forth from a personality but what has in some way, in some form, and under some condition previously become imprinted upon the brain cells. It takes time to imprint influences, and in the matter of elimination also nothing but the grinding process of Nature's gestation can serve to make sure.

**SIMPSON'S IN THE STRAND.**

This paragraph is not a "puff." On the contrary, it is intended as a warning to innocent persons who may have been led by flaring advertisements into thinking that it is still possible to get one of the good old-fashioned English dinners at this once famous establishment. There is no longer anything English about it. The manager is a gentleman with a foreign name, the decoration of the rooms is French, and the meat—well, if it is English, give us a bit of New Zealand! And the service is abominable.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

# WHERE GREAT SEAMEN ARE FOUND.

## THE TORPEDO LIEUTENANT.

By A. G. Hales.

"All the great seamen are dead, the breed that begot them is played out. The fishing wenches who used to mother the men who manned our old-time warships have been transformed into factory hands. We shall never look upon their like again. Ah! those big, strong wenches who used to work on our coasts, with the spume of the sea blowing eternally in their faces, the wenches with the brine in their blood, nut-brown, big-handed, rough-voiced, full-bosomed, clear-eyed, broad-backed, and big-hipped, fit to mother vikings. The gentlewomen who used to give us the officers, the fine, fresh, free sportswomen; they have departed too. The women who have taken their places are not fit to give us men to guard our coasts, they are played out before they are thirty. Society, modern society, has eaten all that was great in them; we've got the ships, we've got the guns, we've got the money, to hold our own against the world; but where are we to get the men to man the guns and fight the ships?"

I looked into the face of the speaker and laughed, for I had just come from the sea, from amidst the men against whom so many fools are girding, because one ship of war has come to grief. Where are we to get the men to man the guns and fight the ships—we've got them, better men and bolder, clearer brained and better trained, and more reckless of life and limb than any England ever bred in the days of the oaken ship and the tarry-fisted commander. No new breed, but the same old seed refashioned, remodelled to fit the work that fronts them. Men who know how to put ten years of training into the action of an instant, when the touching of a button may save a ship or sink her. No cab-horse crawl will do on the seas to-day, but the headlong rush of the motor, and the men must be as fast and keen as the ships they manage, or woe to the cause and the crew. If we had the old class of seamen, the slow-witted, rough, rude giants, bulldogs in act and word, then I should cry with the pessimists, "God help England!"

### New Men, New Methods.

But we have evolved new men, with new methods, to meet new circumstances, and these men are as superior to the old salts as a torpedo boat is to a seventeenth century sea-tub. Where in the old days did an officer in our fleet, or in any other, get such a training as a torpedo lieutenant gets to-day? Where and how did he get such grand opportunities to develop his own resources? What was there in his upbringing in Nelson's time, or in Drake's time, to give him the cold self-confidence, the steel-lipped mixture of recklessness and judgment, that the torpedo lieutenant gets by night and day in our time? Here and there in the bygone days a commander got opportunities to learn the business of war, but commanders and opportunities were few and far between. We breed them and train them in hundreds to-day, and the writers who shriek eternally of the splendours of the past, know little of the glories of the present. For every great sailor that Britain could boast in King George's time, she can show a score in the days of King Edward. Young men with fire in their hearts and ice behind their brains, men who know the might of the riveted death they ride, they are the glory of the service, the pick of our people, and when war comes they will prove it. Our rivals may build greater battleships, and mount greater guns, but it will be the greyhounds of the deep, not the floating iron mines, that will carry our flag to the front. The bigger the ship, the bigger the burial will be, when the signal flies for the torpedo lieutenants to get into action. They will worry a battleship as hounds worry a wild boar in the brake. Every hour, by night and day, in winter and summer, in snow and sleet, they are training for the task, training whilst cosy-corner critics sit and shiver by the ingle-side at every whimper of the wind.

### A Product to be Proud Of.

He is a product to be proud of, this hard-eyed youngster with the lean, weather-beaten face, the mouth like chiselled steel, the natty limber figure, the strong, nervous hands, and the curt, undrawing-room mode of speech. Address him whilst he is on duty, and it's a hundred to one he will consign you to the devil; watch him at his work, and you know that the men under him will go there with him at the word of command.

Look at him slipping out of harbour in answer to a signal that you have not even seen; there is just a throb of the engines, a tinkle of a bell in the engine-room, and the steel bows rip their way through the yielding waters, as fire through flax; it does not matter to him that out in the channel dirty weather signals are flying, and masters of pleasure packets and such like are running for port with all the speed at their command. His orders are to be out and about; for he is told off for patrol duty, so out he goes, and makes no bones about it; for he has to be eyes and ears for the squadron—a watch-dog for the white cliffs of old England. The night comes down as dirty as dish-water, a bitter wind with icicles on its breath makes the coastguards shiver in their great-coats, though they are in the lee of the land, but the torpedo-boat lieutenant runs right into the teeth of the rising gale, and abates not a jot of his speed. He has left a given point, at a given time, and must report himself at an appointed spot at a stated moment, for he is a link in the steel chain that girdles our coast, and no link must be missing.

The gathering gale picks up the choppy Channel seas, and flings them together until they roll in irresistible might, like squadrons massed for slaughter, they rise and roar, and sweep along with pitiless fury.

### On Duty in Dirty Weather.

The torpedo lieutenant grits his teeth and tosses an order down the tube to the engine-room, and the steel-plated little craft plunges boldly into the oncoming wilderness of waters until the decks are awash and death gibbers at him through the inky darkness.

Now he is riding on the apex of a wave that seems higher than the Alps. A moment later, he is shooting down into the depths that seem to have hollowed under him, and left but little between him and the bottom of the channel. The wind brings sleet, and the sleet changes to snow, still the torpedo lieutenant drives on like destiny disciplined. He knows, and the men who sent him out into the Channel know, that if ever an invader attempts to touch our coast, it will be on just such a night as this, a dirty night, when the watch-dogs' eyes are blinded by the spume and spray, the snow and the sleet, and the pall of darkness that lifts from the sea and falls from the roof of the world. It may be this night, or another, he cannot tell, he wears no prophet's mantle; all that he knows is the order he got from headquarters, and night after night, year in and year out, he takes his life in his hand like a hero and patrols the narrow seas whilst we sleep, that we may wake and growl at the taxes. Talk about the men we once bred, the bulldogs of the brine! We never had, we never will have, a bolder or a better breed than the torpedo lieutenants of to-day.

## CELIA'S ROSES.

The Gods embroideries black have wove
To edge the petals of my love,
That some call eyelids, I the leaves
Of roses. The blue night that grieves
When they are closed, must be content
With light of stars the heav'ns have lent,
Till dawn, red-lipped and blushing, goes
To watch the op'ning of each rose.

Vera Canute.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

## BULL'S EYES.

[*Being flashes of genius from members of our staff—mostly after dinner.*]

*An amendment* to the rules was submitted at a district meeting of friendly society lodges at Chorley in the following words: "Should any district officer or member of the committee choose to resign, die, or be removed from office, four weeks' previous notice shall be given the lodges." And those wishing to be enrolled at birth are required to give the same notice.

*Mr. Holbrook*, of Farnham, found a burglar named *Sam*brook asleep in his dining-room, and promptly gave him in charge. A *Hol-Sam* lesson for the culprit.

*Sir James Crichton-Browne* says that if the newspapers were suppressed, one would have to enlarge the lunatic asylums. Naturally, for where else could you put our staff?

*An Italian* named Cavalho, who attempted to ride across the Glacier de Miage on a mule, was killed, but the mule returned safely to his stable. The mule was not such a donkey as its rider.

*A Reuter from Barbadoes* reports that earthquakes are occurring at St. Lucia, where "guests at dinner are frequently upset by seeing the glasses on the table careering madly from side to side, while their plates begin to skim away from them." One need not go to Barbadoes to obtain such an experience. The same thing appeared to friends of ours at the last Lord Mayor's banquet.

*The British Medical Journal* says that tea and coffee make us timid and embarrassed. They must have been drinking a lot of it lately at 181, Oxford Street.

"*Beta*," writing to the *Daily Express*, complains of the dearth of tenors. With us it is a dearth of fivers.

*The Clapton town crier*, who wears a timber leg, was a candidate for a seat on the local Council, claiming that as there were so many wooden heads round the Council table there should be a wooden leg there, too. What a 'orrible catastrophe there will be in case of fire!

*The Daily Mail* reports that biscuits have come into great demand. Of course they have—since JOHN BULL started distributing them.

*An American paper*, which is scornful of the British tailor, says John Bull will soon be designing epaulettes for Yankee bathing suits. We desire to say that we have no such intention; but if we can do anything for the improvement of American pyjamas, we shall be delighted.

*Dowie* has accepted a pension from Zion, and is going to Mexico. It is a bad choice. He should go to Jericho.

*Mr. John Burns* has now removed from Lavender Hill to Lavender Gardens. He was a long time in finding a suitable house, but he was all right as soon as he got on the scent. It wasn't "all Lavender."

*Lord Rosebery* says that the only people who are hampered by the laws of spelling are the conscientious and the virtuous. The morals of President Roosevelt will have to be carefully watched.

*It appears* that the Smart Set, men and women, play leap-frog in country houses. It looks as if Father Vaughan has as yet hardly skirted the subject.

"*Do Sermons Grip?*" is the latest query. Most of them frighten.

*Gentlemen* who won't come home till morning frequently break the mainspring in winding up their watches. As a result of recent expert investigation, they are now at liberty to explain that it is the cold snap.

*There has been much discussion* about the proposed omission of the word "obey" from the bride's promises in the Marriage Service. Why not compromise the matter by promising "love, honour, and *a baby*?"

*Parisian leaders of fashion* are going in for comparative anatomy. The male about town has been studying the subject for some time.

*Sterne says*: "The way to fame is like the way to heaven—through much tribulation." The way may be the same, but you can't very well arrive at both goals.

"*The Catch of the (silly) Season*" is reported from Ballycotton, county Cork, where a lady angler is said to have landed a skate weighing 144 lbs. The whole thing is a Bally (Cotton) Cork-er.

*At Queen's Hall* we noticed a "touch of music" in a notice which was displayed on the platform. It ran:

Refrain from
Striking matches.

Perhaps someone can inform us of the composer's name?

*The Marchioness Townshend* has published a volume of verses. The book seems bound to sell.

*During one of the sweltering days* a gentleman walked through the streets hatless, with a green umbrella over his head. "Lor' love me," cried a gamin to his mate, "here's a gent wiv a tile orf an' a roof on."

*The signalman* who threw overboard a signal book of H.M.S. Vindictive has been sentenced by court-martial to two years' imprisonment; and it is anticipated that the next handy man found swabbing the deck with his tooth-brush will get five years.

*They say* that Gillow is not Waring well.

*A correspondent*, writing to the *Standard*, mentions a goose that attained the age of fifty. That goose is now dead. We had it for dinner at Dover last Sunday.

*Madame Stafford*, who killed M. Charles Muller instead of M. Durnovo, says that when she comes out of prison she will commence *Dur novo*.

*Now that "General" Booth* has been graciously pleased to pronounce his blessing on Stratford-on-Avon, there is likely to be a boom in Shakespeare's works. Publishers please note.

*Sharper Knowlson*, in his "Business Hints," says, "Truth to tell, every successful man is an artist in the management of facts."

*Hare says* "None but a fool is always right." Rather rough on editors and passive resisters!

*The largest lettering* on an eating-house in Holborn reads: "No Waiting Here." We presume you help yourself.

*It has been* found that the average summer temperature of a man is 98, of a factory girl 99, and of the upper class lady of leisure 103. Some of the latter are certainly very hot.

*Concluding an interview* with the correspondent of the *Neue Freie Presse*, Sir Henry C.-B. is reported to have said:

"John Bull is no friend of provocation. He is no friend of trickery."

An altogether admirable statement of our policy.

*A Turk* who swallowed two pearls in a Paris jeweller's shop, gave them up, after being dosed. We knew a lawyer who, upon being asked to pronounce as to the genuineness of a ten-shilling piece, whilst biting it accidentally swallowed it. A strong emetic was administered, but only 3s. 4d. was recovered. Six shillings and eightpence was automatically retained for his opinion.

*Mr. Charles W. Wilson* was imprisoned for a week for kissing Miss Severance. She'll cut him when he comes out.

*A despatch* from Warsaw says that the *Standard* correspondent was flogged by the Circassian Guards. Black Guards, we should say. After the assault Mr. Fraser left Warsaw. He was raw.

*Report has it* that the Caer Bryn colliery has been sold to a French syndicate for £75,000. Another burning topic for the twopenny- ha'penny patriots.

**John Bull's Christmas-Box Scheme—*See Page 2 of Cover.***

*Owing to motor-dust* acting as insecticide, Somerset farmers are now growing apples for cider near the high roads. May their hopes never be blighted.

*The public library* at St. Pancras is to have a "dark room" for amateur photographers. A padded room for amateur authors will probably follow.

*In Devonport* the following notice appears outside a refreshment house: "Meals, 6d.; square meals, 1s.; gorge, 2s." This is enticing, but Saltash goes one better with: "Figgy pudd'n, 1d. a lump; more figgier, 2d."

*At a Cornish tin mine* there is a board bearing good advice on it: "Please do not fall down the mine." Surely, politeness could go no further.

*Calcutta is agitated* by the "crowning" of Surendra Bannerjee, a well-known agitator against Bengal partition. The authorities say, "No Surendra," but sympathisers are flocking to his Bannerjee.

*Edison* is devoting much time to the motor-car problem. Soon he expects to place cars within the reach of all of us. Some of us are looking for a way to get out of their reach.

*A Harley Street Doctor* says the reason people cough in theatres is because they cannot hear properly. The reason they occasionally hiss, we suppose, is because they can.

*Turkish journals* are not allowed to insert serial articles, as it is thought that "To be continued" may cause "Vexatious suspense." It is rather hard on a nation of vegetarians to be deprived of cereals.

*Among Tartars* it is customary to pull a stranger's ears until he drinks. Here you pull his ear till he pays for yours.

*A lady* has been fined by the Lambeth magistrates 40s. and five guineas costs for creating a nuisance by the effluvia from her size factory. It was the size of the costs, rather than of the fine, that caused the lady's sighs when the police assize had sized up the odour of her size.

*From the Evening News* "Woman's Exchange":
Is there any home in London where domestic servants can live cheaply and rest for a week? Margate.

*Father Ignatius* denounces clergy who smoke. He doubtless thinks a wind-pipe sufficient.

*The Rev. Ensor Walters* says there are more saints in the slums of London than in Park Lane. We are not quite sure about the saints, but we do know that Park Lane could show some very choice spirits.

*The worst* of the Worcester inquiry was that it could not be worse-ter!

*The head waiter* of a Brighton hotel makes £60 a year profit out of half an acre of land with vegetables, when he is not waiting. If he would but wait, how much more he could grow!

*Of two men arrested* in a public-house at Mansfield one escaped, and was found, after a long search, in a dog kennel and pulled out by the legs. What betrayed him was his shins barking.

*The Lord Mayor of London* is to be known in Druidical circles henceforth as Wyebank. Why Wyebank? We presume because he bosses the capital.

*Owing to the wasp waist* now coming in, the dressmakers will be as busy as bees.

*A Member of Parliament* says a man is not free who fears to lose his employment on account of his opinions. But how can he be free unless he is disengaged.

"*Tammany thrown over.* Mr. Bryan between the Devil and the Deep Sea," says an evening paper. He is evidently going to have a deuce of a time.

"*Coals will be dearer this winter,*" says a contemporary. What with one thing and what with another, some of us are evidently going to have an ice time of it.

MOTHER
SEIGEL'S SYRUP
REGULATES .. TONES .. STRENGTHENS
THE
STOMACH
LIVER AND KIDNEYS.

These three organs of the human body should work in harmony. They are almost sure to be all right when the Stomach is all right, and all wrong when the Stomach is all wrong.

Good Digestion means Pure Blood, Proper Assimilation of Food—Perfect Nutrition of Bone, Muscle and Nerve.

MOTHER
SEIGEL'S SYRUP
HAS BEEN IN USE OVER THIRTY-FIVE YEARS AND
HAS CURED THOUSANDS

Where any other preparation has cured hundreds, The proprietors have thousands upon thousands of letters such as this one, dated December 7th, 1905, which tells briefly the story of a man's symptoms, sufferings and cure.

MR. P. J. RUTHEN, of 14, Ophir Terrace, Ann's Hill, Gosport, Hants.—"Mother Seigel's Syrup is the most wonderful medicine I have ever tried; it has completely cured me of severe indigestion after everything else had failed for two years to help me. The first warning I had that anything was wrong, was a bad taste in my mouth in the mornings and a thickly-coated tongue. I began to have pains at the stomach after food, and wind. These grew worse and worse till the pain seemed to fill my whole body. Sometimes it was in the stomach, sometimes the chest and again round the side. Then my heart would palpitate violently if I exerted myself, and for six months I could not lie on my left side. I had no desire for food, and half starved myself for fear of the pain; naturally I lost flesh, became quite weak and could hardly get through my day's work. I tried one thing after another, but if they did relieve, it was only for a short time. Anyway, in the end I decided on getting Mother Seigel's Syrup, and before the first bottle was gone I was worlds better. All the pain left me and I could eat without fear. I only took three bottles altogether, but that was enough. I am now as well as ever in my life, and the credit is due entirely to Mother Seigel's Syrup.

MOTHER
SEIGEL'S SYRUP
CURES
INDIGESTION.

The 2s. 6d. bottle contains three times as much as the 1s. 1½d. size.

# "REVEILLE" PILLS

(Popular English pronunciation—RE-VALLEY.)

THE FAMILY DOCTOR.

**A POSITIVE CURE for**

**CONSTIPATION, SICKNESS,**
**INDIGESTION, ANÆMIA,**
**BILIOUSNESS, SLEEPLESSNESS,**
**HEADACHE, DYSPEPSIA,**
**ALL NERVOUS AFFECTIONS.**

***THE MOST RELIABLE PILL IN THE WORLD.***

"**REVEILLE**" **PILLS** are sold by most chemists at **1/1½** and **2/9** per box. If you have any difficulty in obtaining "Reveille" Pills, send P.O. to the Proprietors, and a box will be sent by return, post paid.

**FREE SAMPLE.**

*Name* .....

*Address*.....

J.B.—1d. stamp to be enc'osed for postage.

**THE ALEXANDER MANUFACTURING Co., Ltd., 11, Queen Victoria Street, LONDON, E.C.**

# FREE DEEDS.
# NO LAW COSTS.
# NO SURVEY FEES.

## IN KENT, THE GARDEN OF ENGLAND.

200 yards from **MAIN LINE STATION**, and about an **HOUR** from **LONDON.**
Every reader of **JOHN BULL** has the splendid opportunity of

## BECOMING A FREEHOLDER FOR 5/-.

He can also have

**A PRETTY WEEK END BUNGALOW FOR £105.**

Write for full particulars of above and large illustrated book of estates in eleven different counties, or call

**HOMESTEADS LTD. (R.), 27, ESSEX STREET, STRAND, W.C.**

## JOHN BULL'S LETTER BAG.

[JOHN BULL *replies to some of his numerous correspondents.*]

H. M. (Hove) tells how the firm of T. Thorne and Co. (14, Belmont Road, Twickenham) called at his back door and forced an imitation gold chain on his nursemaid, aged 16. H. M. thinks the chain may be worth 6d., but the girl agreed to pay 15s. in instalments. He advised her to pay no more, and she has now received a villainous-looking blue paper, telling her that, unless she pays 4s. within *seven days*, an *action at law* will be instituted "for recovery of same." Finally she is told: "Should your circumstances not admit of your paying off the whole debt at once, you must forward a satisfactory payment, and arrange to pay the balance by acceptable fortnightly instalments.". We hope that H. M.'s nursemaid will do nothing of the kind, and we shall be glad to publish any further correspondence which may follow. Such firms as T. Thorne and Co. must be discouraged in every possible way.

H. L. draws our attention to the fact that a Mr. "John Bull" was fined the other day, at the Mansion House Police Court, in the sums of 5s. and 7s. 6d. doctor's certificate fee, for being drunk and disorderly in the City. In default he went to prison for seven days. If we had only known in time, we would gladly have paid his fine, for his name's sake. H. L. expresses anxiety about the next issue of our paper, but he seems to forget that even *his* John Bull will be out this week—we trust, a wiser and a more sober man.

"AN EVER-WEARING-GILLOWITE" says he does not care about the price of a firm's shares so long as its goods are satisfactory. Yes, but unless the concern is stable, the goods may not long remain satisfactory.

"ERIN" writes from the vague address, "Ireland," that he has known us ever since we were born. After seizing every opportunity of observing our behaviour, he comes to the wise conclusion that he likes us. He says: "You mean to give expression to the thoughts and emotions of the great English-speaking race, which, of course, excludes Yanks." Of course it does. He thinks JOHN BULL should have no politics, and jumps to the hasty conclusion that we are "Liberal, rank, red, raging Liberal." That is all very fine. We are not rank, red, or raging. We are true blue, sweet, and mild. But, as exponents of public opinion, we recognise that there has been no Tory party since Mr. Balfour led it. And we don't like rank, red, raging Socialists. But "Erin" is quite right in saying, "You belong to us, the people. You have a purpose." We do, and we have. "Erin" does not like our Christmas Box scheme, and thinks it like the schemes of oiled rags, which have nothing else to depend on. But, we assure him, it is a pure act of benevolence. In their own interest, all should read JOHN BULL, but unless they know about it, how can they? And everyone must be encouraged to preach the glad tidings that we exist. As he says, we "don't need these quack medicines," we are "a healthy child, and big for our age." But the public need a genuine tonic, and that we mean to provide. Thank you, "Erin," for your kind advice. God save Ireland!

THE RIGHT-TO-LIVE COUNCIL (Plaistow).—We sympathise with your objects, but are not convinced by your statements. How are you going "to prove that every man can live by his work, given the opportunity"? And who is going to give the opportunity?

W. J. J. (Portsmouth) presents us with a case which must be pursued. William and Co. (Erskine Road, Walthamstow) advertise a "high-grade cycle," £4 15s. 0d. for cash, or "upon receipt of 2s. 6d. deposit and upon the payment of the last of 41 weeks at 2s. 6d., making a total of £5 5s. in all; or 105 weekly payments of 1s., making a total of £5 7s. 6d." This, read by a lawyer or a man of the world, of course means that the cycle will not be delivered until the full pounds of flesh have been paid. But heedless people will imagine that they will receive their cycles at once. Otherwise, why charge more for the deferred payments, which are accumulating at compound interest? Our correspondent cites a poor woman, who paid 2s. 6d., believing she would receive a cycle at once. Williams and Co. took her money and her "esteemed order," and sent her only an "instalment card," crediting her with 2s. 6d. When she protested, she received a *printed* form, beginning "Registered No. 2,945. We are in receipt of your letter, at which we are *much surprised*. If you will read our advertisement carefully, you will find," etc. Williams and Co. are evidently easy to surprise, when they find it necessary to print forms to express their astonishment. We shall be glad to hear from some of their other 2,944 victims, whose experiences may be useful to the police. This is evidently a gross fraud upon the poor, and merits further inquiry.

E. G. draws our attention to an advertisement of a "stylish skirt free." Foster and Co. (36 and 37, Charterhouse Square) offer for 1s. 9d. a "handsome waist-belt which a duchess might" (or might not) "envy." On securing nine orders for these belts, and sending the money for them, you will receive "a handsome skirt which will make you the envy of all your friends." Envy is evidently the keynote of this advertisement. E. G. says the belt is not worth 2d., and that an endeavour to sell it for 1s. 9d. "would only result in the loss of personal friends." Then where would the envy come in?

C. R. (Highgate) thinks we are inconsistent in clamouring for pure food and objecting to Australian wine because of its "purity." We are afraid that C. R. is guilty of a slight confusion of terms. "Time," he says, "will prove whether Mr. Chamberlain's proposals are right," but he is afraid it will then be "too late." Too late for what? Is the Empire really doomed?

F. H. (Brixton) sends us an account of his experiences in prison for non-payment of a small debt—one of the many cases daily coming under our notice pointing to the urgent necessity for a reform of the law. F. H. may rely upon our doing everything in our power in that direction.


## *How to Get Business.*

THE ambition of every man of commercial tastes is either to manage a business, establish a business, or get more business. How can these things be accomplished? The formula is simple — **Keep on thinking.** Some men achieve success, or rather partial success, by downright bull-dog plodding, and not very intelligent perseverance; but the greatest success in commercial affairs—as in other forms of human effort—can as a rule be traced to **intelligent thinking**, and the application of well-directed thought and fresh ideas to the problem of trade extension. This is far more imperative than the money side of the question. The importance of capital is over-estimated by most people. Capital often sterilises thought, and, although it may be sound paradoxical, will even help to ruin a business. It is a common experience for a concern to grow up from small things, flourish and get rich, and then begin to go down the hill. Why? Because the originators have become wealthy and lazy, and have **ceased to think.** The ideas that built their businesses up they somehow think will suffice for all time, and they trust to past prestige and a long-established reputation to arrest the laws of progress. Any institution will commence to decay from the time no new ideas are introduced into it. It is curious to reflect that such gigantic enterprises as, for instance, The Standard Oil Company, The National Cash Register Company, etc., have all germinated from a single idea—perhaps a stray thought. One idea, the inflation of a rubber tube, created the Dunlop Pneumatic Tyre Company, with a capital of **£5,000,000** sterling. It is evident that to be successful in business one must actively think. The man who is a quick thinker will perceive, and probably grasp, opportunities which others with slower apprehension will not realise until the chance has gone by; for the quick translation of thought into action is the secret of much of the success of life.

Booklet—

**"SUCCESS IN BUSINESS,"**

post free from

**The F. E. COE ADVERTISING AGENCY, LTD.,**

**19-21, HIGH HOLBORN, LONDON.**

**Advertising is not a gamble, but a sure investment.**

W. E. C.—Glad to hear you think us "a bluff, good, honest fellow." We are dealing with Post Office questions, and hope for your co-operation in the redress of grievances.

E. C. C. (Sheffield) has been reading some abuse of Wellington in the "Secret History of the Court of England," and objects to our remark that Kitchener is not a Wellington. But if we had said the reverse, our friend Cory would not have been pleased either. At any rate, Wellington was a very lucky man, and that is the chief thing in a general. Kitchener has been fairly lucky, too; but he is not quite a great man, is he?

W. T. M. (Lewes).—Of course there would be no gain in an enormous preponderance of exports over imports. Otherwise we should only have to export our produce into the sea in order to attain the millennium. Surely trade is not so bad as you think, unless in the particular instance which you cite for our private ear.

H. D. (Stoke) thinks Mr. Wolliscroft, butcher, ought to have a biscuit for his skill in securing a licence-book for the removal of pigs, ready signed by the inspector. Yes, but what should we award to the inspector?

WEST INDIES (Tutbury) says he and his friends delight in JOHN BULL, though they are all Conservatives. Why that "though"? As a paper we have no party. We have no cause save that of Old England. As to "niggers," we believe England is the only country which can manage them.

P. S.—Yes, let us hear about the breweries.

A. E. N. (Ilford) complains that during his absence from home a representative of the Columbia Art Studio (154, Victoria Park Road) called and offered to enlarge photographs free of charge. Mrs. A. E. N. gave him one on that understanding. Eventually he brought back an unfinished enlargement, and said the work of art would be completed (free of charge) if a frame were purchased for 10s. 6d. He added that he had an "extensive and beautiful art studio." A. E. N. called at the address given, and found that the Columbia Art Studio was a wash-house. He was invited to have a bath, and was informed that the proprietor was always absent between 8 a.m. and 11 p.m.

R. C. (Glasgow).—You need not be so flippant, even if you are still alive. Did you think JOHN BULL is an anarchist?

JACK (St. Leonards-on-Sea).—Why? And how dare you read French papers?

W. G. M. (Liverpool).—That is right. Newsvendors who do not stock JOHN BULL sufficiently must always find you "very rude indeed." You are correct in saying we don't hit our enemies when they are down, and candid in confessing that you think that would be your opportunity. You see, we can afford to be magnanimous in that way, for our enemies are so few. Will let you know about that company after due inquiries.

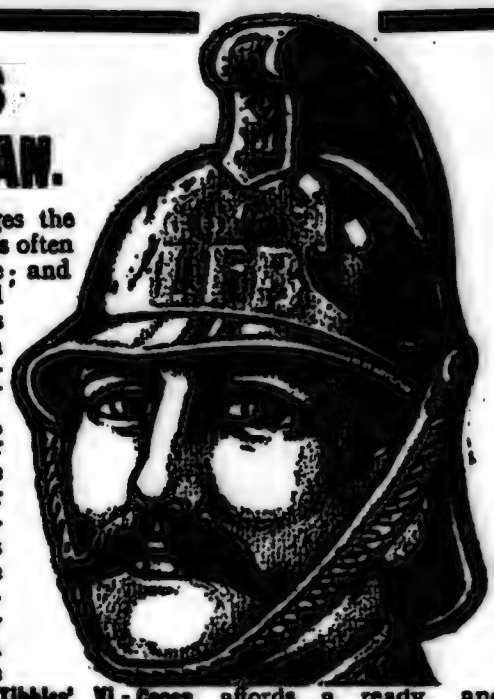
H. H. L. (Hull) and others send us a glaringly lying circular issued by the "Imperial Stock and Share Exchange," of 19 and 21, Queen Victoria Street, London. Whoever is gullible enough to swallow the bait deserves what he will get—the certain loss of his money.

FAIRPLAY (Ferndale) asks us if Mr. F. W. Temple, of 9, Pugh Place, Golden Square, is the same individual as H. C. Temple of that address. We have already explained the various aliases under which this bogus business is conducted. By whatever name it is known, it stinks as much. "Fairplay" also wishes to know about the Tanqueray (Paris) portrait swindle. We have exposed this in previous issues.

M. E. F. (Regent's Park) wishes to know whether the British School of Commerce and Journalism, of 97, New Bond Street, is all right. If M. E. F., who tells us he has been a reader since No. 1, will refer to our back issues, he will find his question answered in the affirmative.

SIBSSI sends us an article written on the back of editorial forms thanking him for his contributions. That is quite a witty idea. If his article had been half as witty we would have used it with pleasure.


**THIS FIREMAN.**



In sudden changes the lot of a Fireman is often a very trying one; and unless the natural heat of the body is maintained at an equable temperature, Rheumatism, Pneumonia, and similar troubles are sure to arise. Neither drugs nor alcoholic stimulants can offer more than a momentary and illusory protection against these evils, but **Dr. Tibbles' Vi-Cocoa** affords a ready and efficient safeguard. It affords not merely a pleasant stimulant, but also incomparable sustenance; and it maintains the natural heat of the body by offering a thoroughly wholesome food in a digestible and nutritious form.

DR TIBBLES' Vi-Cocoa

**Dr. Tibbles' Vi-Cocoa can be obtained from all Grocers and Stores, or from 60, Bunhill Row, London, E.C. Dainty sample free. A postcard will do.**

# CHARING CROSS BANK.

**(Established 1870.)**

28, Bedford-Street, Charing-Cross, W.C., and
39 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield, Cardiff, Southampton, Plymouth, etc.
Assets, £1,136,249. Liabilities, £796,788. Surplus, £339,461.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.

The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

# ALCOHOLIC EXCESS

**Drink and Drug Habits Cured at home, in 3 to 7 weeks, by the**

Telegrams: Turvey, London. **TURVEY TREATMENT** Telephone 5434 Gerrard.

**Publicly tested before Medical Committee (see Press Report). The Treatment entails no inconvenience and, in addition to entirely eradicating the crave for Alcohol or Drugs, has a most beneficial effect on the patient's health. The *Daily Chronicle* says: "A remarkable success." *Truth* states: "Has had really good effects." Resident patients also taken. Consultations, personal or by letter, without charge. The medicine for each case is prepared by a Qualified English Doctor and can be sent to any part of the world.**

WRITE FOR ILLUSTRATED 60-PAGE TREATISE (FREE), OR CALL.

**Med. Supt., TURVEY TREATMENT CO., Ltd., 68, AMBERLEY HOUSE, NORFOLK ST., STRAND, LONDON.**

# RACING NOTES AND IDEAS.

By W. LOTINGA.
*("Larry Lynx" of "The People.")*

### Who's Who?

Mr. "E. Blair" is the assumed name of a famous north country cricketer, not unassociated with test matches and big scores in Colonial games.

### Hard Ground or Too Much of "It?"

How many horses, especially the two-year-olds, are not anything like as good now as they were earlier in the season?

### R.M., T.Y.C., etc., etc.

There are no fewer than 27 different courses at Newmarket, many of them, of course, parts of the same. But it is something for backers to remember.

### "Blank's" Trotted In.

Some people—even the most hardened racegoers—on the stand are so noisy during running as to be quite a nuisance.

### A "Resident's Race."

As a rule, for visitors' plates at Newmarket the entrance fee is 3 sovs., and only one for horses trained elsewhere, but in the invariably big fields there is never 5 per cent. of provincials.

### "Pumping."

Some of our noble lords are very astute professional backers, and, as jockeys say, the best possible "touts," for they ask questions, and dare hardly be refused an answer.

### Hereditary.

Stake-holding seems to run in families, for amongst the licensed officials there are four brothers Ford, three Kennetts, three Weatherbys, and three in the firm of Pratt and Co. Too good a gold-nest and sinecure, in fact, to pass on.

### It's True, Though.

People won't believe that at times trainers themselves don't know the exact, and especially the relative, ability of their charges.

### Impetuous.

How is it that racegoers are invariably in such a terrible hurry to get to a course—and equally are violent in haste to get away again at the end?

### Inconsiste nt

The Government decline to "recognise" betting, and yet taxes the bookmaker on his annual profits derived from bookmaking, and assessed at a high rate. Thus, on the one hand, the agents of the Government—Magistrates—will fine a man for making a book, and with the other share in his profits. Explain, please?

### The "Order."

It is now the pretty general custom of race executives to publish their order of running days in advance, which for pressmen, and in most cases owners' and trainers' convenience, is a boon. Yet it is difficult to please everybody.

### No "Paper" Price.

The leading club and course men point out that nowadays it is impossible to bet the market odds on big events and meet their engagements, for at the finish only about two horses are really backed—and one usually wins.

### A Misnomer.

I have always considered that Maiden Plates should be what the title implies—for maidens at the time of *running*; it is surely a farce to close a stake two or three months in advance, and then to allow one animal—probably only carrying a single penalty, or a very nominal second one—to clear the board, as we have seen so often. In any other sport a novice can only be a maiden until he wins ONCE.

### "Receiving" Offices Only.

There are some West End swindling commission agents occupying comfortably-furnished offices who will declare "they haven't a sovereign to pay out with," and yet, judging by the state of the floor—covered with telegram envelopes—are doing a big business. A nice chance these poor people have of being paid if they won; but heaven help them if they were the debtors, for the ways and means of "putting the screw on" are innumerable. The English law is doing its utmost to quickly *create* criminals in this sense.

### Apologetic.

Owing to holiday absence I have not been able to reply to my correspondents or to give adequate attention to the advertisements in our "Backers' Directory" on this page. This will assuredly grow gradually—and, as we want it to be, safely—so that in the course of time it will be a true index to bookmakers who "settle"—in fact, are at the top of the tree. I shall have something more to say after being in the game again next week.

### Newmarket.

There are eight meetings during the year at "headquarters," divided into three little sets, the early spring round, the July fixtures, and the autumn series, of which this week's is quite the least important. As a fact, people are much more interested in the work on the heath of the Cesarewitch and Cambridgeshire horses than in the actual racing, for there can be no gainsaying the further arrant failure of the last of this season's £10,000 stakes.

### Prophectic.

It is pretty obvious upon his Leger running that BEPPO must win Thursday's rich Jockey Club Stakes, and seeing that Mr. J. A. de Rothschild's little horse has been such a consistent game performer—being placed for the Eclipse and other substantial stakes—victory now, despite what is certain to be a cramped price, will be reparation to him. It will obviate any natural desire to "plunge." Friday's October Handicap is expected to fall to HORN HEAD, while having missed his Ayr engagement, O'CULLEN will doubtless go for the Nursery at Lanark.

At Windsor chief interest will centre in seeing how Noctuiform runs in the Handicap, which, despite her recent moderate performances, I think is good for MARLIACEA.

### Public Form.

At times, of course, home trials are bound to work out in races, but, despite the occasional discrepancies in "the book," it is the public performers, time after time, who win the chief handicaps, as against the bottled-up, specially-reserved, or supposedly infallible tried candidates. The most recent case is that of Aurina, who ran up a sequence of three little handicap successes, at Haydock, Folkestone, and Gatwick, and then, penalised, was second to one of Hunt's "good things," Cofferdam, at Sandown. How the Aurum three-year-old got into the Prince Edward Handicap at bottom weight seems inexplicable, and yet she was entitled to nothing more, as on the Haydock form eight weeks back Kolo was bound to be where she was. But one has evidently come on apace—the other has stood still, and at a surprisingly open price Aurina, ridden by the latest edition of Johnny Reiff in F. Wootton, gave Mrs. Langtry a very substantial parting gift on

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the very day she sailed for her theatrical tour in America. Troutbeck, Speculor, and Catapult are other instances of fully exposed animals being continuously successful, and yet already we are asked to swallow everything, and take a cramped, false favourite's price about Noctuiform in the Cesarewitch. In the back end handicaps I still adhere to the opinion that public form will be upheld—and I like nothing better than St. Wulfram for the long race, and Carnegie, on his Doncaster running, and the knowledge that he is fast coming on, for the Cambridgeshire.

## Tod Sloan.

We are continually hearing, possibly reliable, news concerning Tod Sloan, his position and doings, which recalls to everyone not alone the magnificent jockeyship of the little American, but the fact that he has unquestionably been very harshly treated by the authorities. I barely knew Sloan; I abhorred his swagger and personal life, and I hold no brief for him, but is not the greatest charge against him that of being an American?

As far as Sloan himself or the public know, he was advised not to apply for a renewal of his license by reason of having betted, openly, on his mount Codoman, who ran second in the Cambridgeshire. Sloan made no secret of his betting—in fact, rather boasted of it. It was certainly a flagrant fault, and his defiance of racing law subjected him to rebuke and punishment. First of all, however, are there many, or any, of our present-day jockeys who do not do the very same thing—unquestionably less on the surface and anyhow clandestinely or indirectly? And, consequently, has not the punishment already well fitted and expiated the offence?

Sloan has never been accused of "pulling" a horse. He seems to have been an unlucky fellow, inasmuch as he subsequently roused the ire of the French authorities for the hienous (?) crime of riding a horse a gallop upon forbidden ground, of which prohibition, and probably truthfully, he alleged he was ignorant. Was he again punished because of the offence—or because he was Sloan?

I judge that the cardinal rule in racing for every jockey is to *do his utmost to win* the race every time he gets into the saddle. Surely, the fact of standing to win a huge sum over the horse he is riding must be the *biggest possible incentive* to him to win that race? Therefore he is upholding racing rule, but transgressing the by-law, for which he has suffered years of exile, is crushed in spirit and health, while his pecuniary loss is beyond calculation. Withholding much longer the restoration of his license will savour very much of the fable, "locking the door after the horse has been stolen." Sloan tried his utmost to win a race, and has been punished for the side issue of betting.

Others among jockeys have been convicted of doing similarly to *lose* a race, and they, too, were punished; but very rapidly the suspensions, in comparison, were removed, and their means of livelihood restored. Which can possibly be the worst crime; which the most audacious defiance of racing law and the racing authorities? Is it the difference in the offence or the difference in the beings that has brought about such a disparity in the terms of their sentences? Sloan, I admit, by his actions—more particularly outside his racecourse life and doings, as a jockey—made himself hated through his "swollen head" and notorious living, but that is not an offence against *racing* rule, and even in the present chaotic state of the law regarding racing and betting, surely not a punishable offence. We all can recall how very much was made of the episode of the champagne bottle and the Ascot waiter, but was it not exaggerated tenfold *because it was Sloan*, and made very excellent copy in headlines? Moreover, if there was any reparation to be made it was made, or we should have heard the sequel in the police court!


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# READ THIS WARNING.

A Series of assertions are constantly being made in the interests of Internal remedies consisting of Salts of Iron, and alleged to be capable of growing hair, that External remedies are useless. These statements are not true, and are easily disproved by any Physician, Chemists, or even a Student entering upon his medical career. External Treatment for Hair Trouble is, and will remain, the sheet anchor of modern medical practice, and statements made to the contrary can only succeed in misleading the ignorant and unscientific.

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**"Hair Grown on Heads which have been bald for years."**—This is an extraordinary assertion. I have never made it upon my own responsibility, but I set it forward to your attention as being the main feature of hundreds of recommendatory letters which have reached me. I have culled a few such letters from my extensive files, and invite your perusal. **They are all genuine**, and open to fullest investigation, and were sent to me voluntarily. **I have omitted to print** the complete name and address in most instances for obvious reasons, but every letter can be shown and perused at my London office. **To every thinking person this unsolicited testimony must carry conviction.**

## SOME REMARKABLE LETTERS.

### FIRST BOX MADE HAIR GROW QUITE THICK.

Eastbourne.

Dear Sir,—Just a line in answer to your note to let you know why I've delayed in sending for the second box. I am pleased to be able to state that the first box has started the hair growing quite thick, so I thought it quite unnecessary to have any more, but have decided on second thoughts to have the rest of the treatment as agreed. I shall be very pleased to recommend your hair grower to anyone on any further occasion.

With best wishes for your business,
Yours truly, J. S.

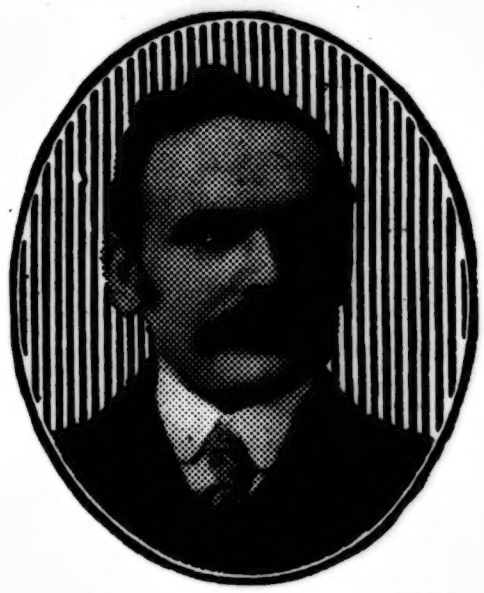
### HAIR GROWN THICKER AND STRONGER.

9, Hill Street, Middlesboro.'

Sir,—Some months ago my hair began to fall out, nothing seemed to stop it until I used your preparation, thanks to it my hair has grown much thicker and longer. I enclose my photo. You may use this if you wish.

MISS M. BRIGGS.

### BALD PATCH FOR 10 YEARS.



Redhill.

Sir,—I think it is only my duty to write and congratulate you on behalf of your hair grower. When I commenced to use it I had a bald patch on my head as large as a five shilling piece for ten years, and before I had finished one box the bald patch was completely covered with strong growing hair. I can confidently recommend it to anyone suffering from loss of hair.

Yours faithfully, J. H.

### HAIR RAPIDLY COMING OFF IN PATCHES.

Fulham.

Dear Sir,—Your letter to hand of last week. Please accept my apology for not writing before. I have much pleasure in stating that your preparation for the hair has proved very successful in my case. My hair was coming off in patches, and after applying your ointment it soon began to grow again, so that now nothing can be seen of the bald places; therefore, I shall have much pleasure in recommending it to my friends. If you care to use this as a testimonial you are quite at liberty to do so.—Yours truly, F. C.

### WAS QUITE BALD—NOW HAS A FINE HEAD OF HAIR.

Burton on Trent, 24th Nov.

Sir,—I feel it is my duty to write and tell you of the benefit my daughter has received from the use of your hair growing preparation. Some two or three years ago it began to fall off rapidly, and in less than a month she was quite bald. I used five or six boxes of your preparation, and I am pleased to say that now she has as fine a head of hair as it is possible to have being nearly 2 ft. long, and very thick and curly. I have given a great deal of people your address, being constantly asked for it and am recommending it whenever I can. You can make use of this letter if you wish to. Wishing you all success.

Yours gratefully, JOSEPH JEVONS.

### QUITE BALD AT 17 YEARS.

8th May.

Dear Sir,—I feel it my duty to send you a testimonial for your splendid hair preparation. When I was 17 years of age my hair began to fall out in patches until I was quite bald. I used all kinds of so-called hair restorers, with no result. Then I was recommended to you, and I tried your compound. I have now a good growth of hair. I enclose photo of myself when my hair is five inches long. I have recommended you to several of my friends, and will continue to do so.

Yours respectfully, F. C.

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